



This year, DC Habitat celebrates 30 years of building community.

This year, DC Habitat celebrates 30 years of building community in DC. While we are best known for constructing and selling affordable homes, our work to build equity for low and moderate-income DC residents also includes providing home repairs, offering financial education, and advocating for policies that create more affordable housing.

DC Habitat has served over 1,500 individuals. With the largest construction pipeline in our history and plans for scaling our home repair and post-purchase financial education programs, our impact is growing.

Sustained homeownership for a single family is transformational: future children and grandchildren are more likely to have wealth, better health outcomes, and higher educational attainment. Safe, affordable homes together in a single community are also transformational for that neighborhood. Our homebuilding spurs other economic development, combats gentrification, and keeps communities together.

In an attempt to quantify the long-lasting benefits of homeownership, from 2012– 2018 DC Habitat underwent a long-term outcome study of homeowners in the lvy City and Deanwood neighborhoods. The results of that study are presented here. Because there is so much more to every story than just numbers, we have also shared 30 stories of impact.

All that is presented here could not have happened without our steady supporters who have given so generously. And, of course, we must recognize our past and present Board, staff, AmeriCorps, and volunteers who have devoted so much of their time and energy to the mission of DC Habitat.

As we look to the next 30 years, we recognize the challenges that lay ahead. DC is experiencing growing inequity among its communities. As demonstrated in this report and many others, sustained homeownership has wide-ranging, multi-generational benefits that give families the opportunity to thrive. We will continue to build better futures, and we hope you'll join us.

Sincerely, Lusanne V. Alater

Susanne V. Slater President & CEO



VISION

Our vision is a world where everyone has a decent place to live.

MISSION

Our mission is to reduce poverty housing and homelessness in the nation's capital by building decent, affordable, energy-efficient homes for those in need of housing.

Our Impact

BY THE NUMBERS



The average DC Habitat homeowner saves

\$2,000

per month on housing

40%

of households report an increase in their savings with 14% of households reporting a significant increase in their savings



1,500

DC residents served



WEALTH ATTAINMENT The aggregate rise in home value of 150 homes studied amounts to

\$39,531,209



34,000

volunteers



82%

report good, very good, or excellent physical health

90%

report no medical cost burden in the past year



100

homes repaired Approaching

homes built or rehabbed in DC

74%

of homeowners' health has improved since moving into their DC Habitat home

95%

report good, very good, or excellent mental health



92%

of DC Habitat children have graduated from high school, compared to 69% in DC overall

52%

of DC Habitat homeowners have returned to school



EDUCATION



























The Home Repair Program

partners with the Office on Aging

and Home Care Partners for Safe

at Home, a program that provides

accessibility repairs for seniors

and adults with disabilities to

promote aging in place and to

preserve affordable housing.

to meet financial goals, and

maintain a home.

We hold our first major

Women Build campaign

to bring awareness to how

housing issues disproportionally

affect women. We raise nearly

\$600,000 and celebrate with an

event at the Museum of Women

in the Arts, with keynote speaker

Housing and Urban Development Secretary Ben Carson.



(AND BEYOND)

that we sell at an affordable price

We currently have 55 homes in

our development pipeline.

DC Habitat will continue to

operate our Home Repair

Education programs to

homeownership.

better meet the District's

and Post-Purchase Financial

need for sustained affordable



Habitat for Humanity of Washington, D.C., (DC Habitat) is founded.

From our inception in 1988 to 1993. DC Habitat constructs four new houses on Martin Luther King Street and Upsel Street in the heart of Southeast.

These first homes are built out of concrete and brick with the help of only a few very dedicated volunteers.

The Carter Work Project comes to Washington in 1992, attracting national attention.

and former First Lady Rosalynn Carter, along with 3,000 other volunteers, construct 10 new houses on Benning Road in

Former President Jimmy Carter

Southeast DC.

at Skyland Park, a 34-home, townhouse-style development in

The project takes eight years to complete, owing to the fact that DC Habitat has to construct

the entire infrastructure. including telephone poles, pipes, sewage lines, and more, before

any framing can begin. The development utilizes some of our first AmeriCorps members, and features multiple blitz-style builds. Skyland is completed in 2003 and

is now home to 34 families.

DC Habitat breaks ground Southeast DC.

> developments in scattered locations throughout DC.

and Oak Streets in the mid-1990s.

Martin Luther King Street, Upsel Street, and Benning Road, DC Habitat completes smaller

DC government gifts DC Habitat abandoned lots around O Street in Southwest and at other

In addition to the houses on

We construct two homes in Columbia Heights on Holmead

locations in Northeast.

Deanwood.

corporate sponsors.

Work begins at the 54-home "Northeast Parcel" development in the Deanwood neighborhood of DC in 2004. The project completed an average of ten

homes per year. DC Habitat was awarded EarthCraft Platinum on the last homes constructed in

The development is DC Habitat's largest yet and takes seven years to complete, ending in 2011. It is made possible through the help of thousands of volunteers and a large number of generous

President Barack Obama visits DC Habitat's Northeast Parcel in recognition of the 9/11 Day of Service and Remembrance. The President and First Lady Michelle Obama paint interior walls alongside AmeriCorps volunteers, and the event spotlights the need for affordable housing in the nation's capital.

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homeownership.

The Carter Work Project returns to DC. In October 2010. DC Habitat once again co-hosts the annual Carter Work Project and spends a week building, rehabilitating, and repairing homes alongside President and Mrs. Carter. This event launches our first development in lvv City and doubles as a kick off for World Habitat Day, a worldwide effort to highlight the need for stable communities and healthy housing. As a result of this effort, ten local families achieve

The Empowerhouse is the District's first home built to the passive house standard. It wins the affordability contest in the U.S. Department of Energy's 2011 Solar Decathlon competition, as well as the 2012 Mayor's Sustainability Award.

After being displayed on the national mall, the house is disassembled and rebuilt in Deanwood and sold to lowincome families along with a sister unit.

DC Habitat will go on to build eight passive homes, demonstrating our commitment to cutting-edge

sustainable construction.

DC Habitat launches Impact Study (see page 3 for a summary of findings), a longitudinal study in collaboration with Success Measures and NeighborWorks America to provide us with a greater understanding of the impact that homeownership has on communities. Through surveys interviews, and observations, we collect data on outcomes relating to wealth attainment. education, health, and more.

In the Veterans Build on the Mall event, DC Habitat constructs frames for six homes on the National Mall. This serves as the launch of the "Homes for Vets" campaign, supported by the DC Department of Housing and Community Development and corporate partners. Three frames are then moved to Deanwood and fully constructed as homes for local veterans and their families.

> DC Habitat continues to support programs in Latin America, Each year, DC Habitat contributes a portion of our incoming donations to affiliates abroad. Over the past 25 years, we have given to more than 15 countries, including El Salvador, India, South Africa. Uganda, Kenya, Mexico, and Zimbabwe. In 2013, staff and Board members volunteer in Nicaragua, where DC Habitat continues to give.

starts work on the 11 homes of Ivy City Phase 3, including the construction of six highly efficient homes certified to the passive house standard. That same year, DC Habitat completes construction of six new homes at 56th Place Northeast, a development that includes two homes for veterans.

DC Habitat also holds our first Rainbow Build and has a float in DC's Pride Parade.

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In January of 2014, DC Habitat

housing.

Construction begins at the 60th Street Northeast project site where one-bedroom condos are rehabilitated and become home to four individuals. Work on five townhomes begins at 46th Street Southeast, later completed in 2017, and on 14 condominiums at 28th Street Southeast, due to be

Habitat Young Professionals of Washington, D.C., relaunches with a new name, new leadership, and a new strategy for engaging young people in affordable

completed in late 2019.

In response to the city's growing need for safe, affordable housing, DC Habitat begins planning for a Home Repair Program.

DC Habitat breaks ground on 12 new Ivy City homes with a \$1.4 million contribution from Level 2 Development. The project is the result of an innovative collaboration with

Level 2 intended to meet the

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needs of lower median family income families in need of three-Home\$mart. a Post-Purchase bedroom units. The homes are Financial Education Program, completed in 2019. launches to provide a free course on successful homeownership, including how to manage a mortgage, budget

Communities standard. Skyland

Emerging best practices in ensuring gentrification does not drive long-time residents out suggest that city development groups need to buy parcels of land early, before prices begin to rise, for future development of affordable housing. To do this, DC Habitat acquires land and manages a pipeline of homes

55th Street

DC HABITAT'S **DEVELOPMENT PIPELINE**

more space.

The Townes at Ivy City The three-bedroom townhomes are built to EarthCraft standards and feature approximately 1,500 square feet, allowing DC Habitat to serve larger families in need of

The homes at 28th Place, built in partnership with DC's Department of Housing and Community Development, are a mix of two and three-bedroom homes built to the Enterprise Green

This development includes eight

townhomes in the Park Skyland

neighborhood of Ward 8, where

DC Habitat built 34 homes 16 years

prior. These energy-efficient homes

will be built to the Enterprise Green

The 17-unit project in Ward 7, which will be built to EarthCraft energy efficiency standards, has given us the opportunity to return to Deanwood, where we previously completed 65 houses.

Communities standard.

17th Street Northeast

The three-unit development in Ward 6 is in partnership with J Street Companies.





Hope

FIRST DC HABITAT HOMEOWNER

DC HABITAT'S FIRST HOMEOWNER, Hope, still resides in her Habitat home near Benning Road 27 years after first moving in. In fact, she just recently paid off her mortgage three years ahead of schedule.

Hope's house was one of ten homes built in DC during the 1992 Carter Work Project. She worked with hundreds of volunteers, including Former President Jimmy Carter and former First Lady Rosalynn Carter, to build her home and the homes of her Habitat neighbors. Hope says of Carter, "He's the sweetest person I've ever met in my life ... He's one of a kind."

Hope was no stranger to service before completing her Habitat sweat equity. She worked for the State Department and DC government for over two decades and volunteered for many years as a tutor helping kids with development disabilities.

When she applied to become a DC Habitat homeowner all those years ago, Hope was a recently-divorced single mother of two. "I couldn't afford a place

to go to take my boys. That was the main priority." One of Hope's sons, James, has a developmental disability and lives with her while also working at the Library of Congress. Hope points out that she would not otherwise have been able to afford a home large enough for the two of them to live comfortably for the long term. Her other son, Curlie, works for Marriott hotels and lives just across the street and sees them often.

Reflecting on what it meant to own a home for her and her boys she says, "It was a dream. I couldn't believe it."

Hope saw President Carter again nearly 20 years later at the 2010 Carter Work Project in Ivy City. He remembered her and joked, "Is your house still standing?" to which she immediately replied, "Well, you built it!"

Hope is proud of the stability and quality of life she was able to provide her sons as a homeowner. Asked how it feels to have paid off her mortgage, she says, "It feels good. It's mine." ■



Sofia

HOMEOWNER

WHEN SOFIA CAME TO THE U.S. IN SEARCH OF STABILITY

for her family, she never thought she'd find herself crowded into a one-bedroom apartment with five other family members, but that's exactly where she was when DC Habitat met her in 2017. The kids were sick, and the family was living out of suitcases due to lack of storage. She couldn't even hope for a good night's sleep, let alone some privacy.

Sofia had been applying for two-bedroom apartments for so long that she was feeling defeated when she heard about Habitat. She decided to reach out anyway and was shocked when she was selected. "When Mandy said we were approved, I called my mom and dad back home crying, and I was thinking it couldn't be real to get a whole house!" she told Habitat.

The family loves the sense of community in their new neighborhood, and the kids love having friends and neighbors over. And Sofia takes great pride in being able to furnish her house in her own way and loves having enough space to have family over. She also is now able to help her sister pay for college and save for the future. Perhaps most importantly, the family is healthy now, and Sofia, a hardworking nursing home health aide, can finally get a good night's sleep. Sometimes on her days off, she even gets the house to herself.

"Before my future was unsure -I didn't know if I was going to stay here or go back home [to Ethiopia], but now I feel like I can have a future," she says. "They [Habitat] changed our lives for the better. I want to say it again and again." •



Peter

FORMER DIRECTOR OF FINANCE & MORTGAGE SERVICING

PETER KIBURI JOINED DC
HABITAT in 2004 to provide
temporary controllership and
accounting services. He was such
a good fit for the organization
that he joined as a full-time staff
member, eventually serving as
Director of Finance & Mortgage

Servicing until 2019.

During his 15 years, Peter was an integral part of the leadership team that guided DC Habitat's growth. His financial guidance helped transform DC Habitat from a relatively small non-profit affordable housing developer building about four homes a year to an organization that now delivers a much greater volume of new homes a year, in addition to operating home repair and post-purchase education programs.

Peter found his work supporting DC Habitat's mission incredibly fulfilling. "DC Habitat serves a nearly neglected market of deserving, hard-working, low to medium income District of Columbia residents facing enormous pressure from escalating housing costs...whose dream of homeownership would otherwise never be fulfilled without the programs that DC Habitat runs," says Peter.

Although Peter has moved on in his professional career to work with a new organization, he remains dedicated to the work DC Habitat does. Peter looks forward to DC Habitat's continued growth as it works to ensure equity in a rapidly transforming and economically vibrant city.

Shareen





SHAREEN, A HABITAT HOMEOWNER in Deanwood since 2008 and mother of two, is a life-long resident of the Greater Washington area.

Shareen joined DC Habitat's post-purchase education program, Home\$mart, in 2017 during an incredibly challenging time in her life. The death of three close family members combined with resurfaced childhood trauma and an onset of health issues led Shareen to feel hopeless. Her finances were out of control, and she was at risk of losing her home.

"The classes helped me so much. Learning to budget and control my spending was just what I needed," says Shareen. In just the short time since completing Home\$mart, Shareen has achieved so much. Not only is she able to pay all of her bills on time, but she built an emergency fund that saw her and her son solidly through the 35-day government furlough.

Shareen had been working to obtain her bachelor's degree in psychology on and off for vears, but finally made the commitment to graduate in June of 2018. She is currently getting her master's degree in psychology and has been promoted twice at her job with the Department of Commerce. When she retires, Shareen wants to help women and children from abusive backgrounds. Her 16 year-old son, who has autism, is flourishing, which she attributes to being able to provide him with a stable home. He is on the honor roll and enrolled in his school's ROTC program this year.

Shareen says, "When people believe in you, you can achieve your goals and dreams.

Sometimes you just need the tools to do it."





Carol & Susanne

STORY 5

DC HABITAT'S FIRST EXECUTIVE DIRECTOR AND CURRENT PRESIDENT & CEO

CAROL CASPERSON AND SUSANNE SLATER, the first Executive Director and current President & CEO of DC Habitat respectively, have each provided stellar leadership to the organization through different points in its 30-year history.

Carol first became involved with DC Habitat before the organization had even formed, when a friend asked her to attend a meeting about bringing an affiliate to the District. She liked what she heard at the meeting so much that she went on to serve as Executive Director for 16 years, during which time she oversaw the construction and sale of more than 100 homes.

Susanne reached out to DC Habitat in 2010 to volunteer on the mortgage portfolio and was immediately recruited to serve on the Board of Directors, where she later served as Treasurer. When the former Executive Director retired, Susanne was asked to join as President & CEO after a nation-wide search. Susanne says of her decision to accept, "I was totally in love with this place."

Both women cite the challenging and multi-faceted nature of DC Habitat's work, which involves advocacy, fundraising, program development, construction, and financing, to name just a few areas, as one of their favorite things about the role. Susanne also volunteers her time outside of the office to promote affordable housing in the District. She serves as the Chair of the Mayor's \$116 million Housing Production Trust Fund Advisory Board and is on the Board of the Coalition for Non-Profit Housing and Economic Development.

Above all, Carol and Susanne are deeply committed to the mission of DC Habitat. Carol states that providing homeownership opportunities to low-income families was the most fulfilling part of her work. Today, she lives in Southeast DC near DC Habitat

developments and is delighted to run into neighbors who she knew as children living in Habitat homes.

Susanne loves visiting the construction site and attending the last 75 homeowner closings. "It's always very emotional. I've seen people jump up and down and people cry." In looking towards DC Habitat's future, Susanne is excited to lead the organization's continued growth through its construction pipeline, program offerings, and number of people served to realize DC Habitat's vision of a city where everyone has a safe and affordable place to live. "

TINA IS A LIFELONG DC

RESIDENT residing in the Buena Vista neighborhood of Ward 8. She is one of four generations of her family living in her home, but her disability threatened her family's ability to stay there. Before the repair, Tina was forced to scoot down each of her home's steps one by one, and she had to jump down

three stairs to get down the home's entrance, risking her safety and greatly inhibiting her independence. If she wanted to go upstairs, she had to rely on her son to help her up.

DC Habitat worked to install both an interior and exterior stair lift, six sections of handrail throughout the house, grab bars in the bathtub, handles to the toilet, and to change the layout of the lowest section of stairs to eliminate fall hazards.

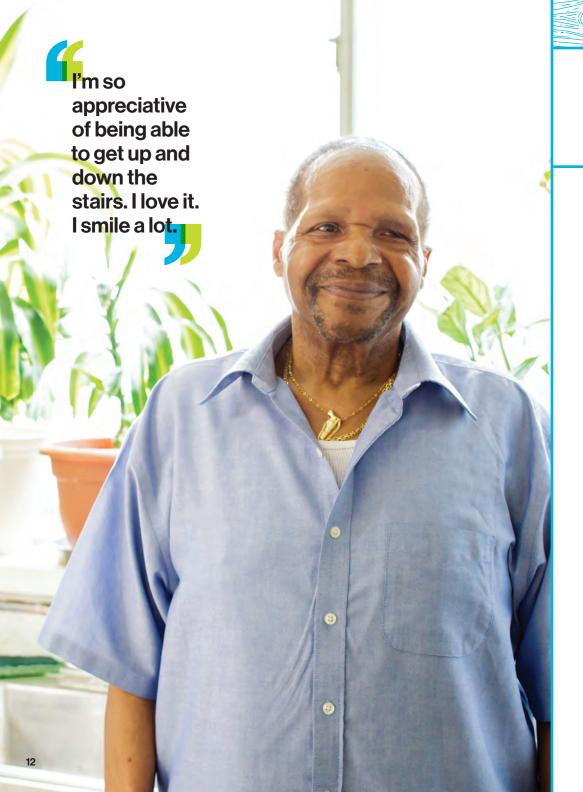
Tina says of the modifications, "It was so hard for me to get around.

Now it's easy. It's a blessing for me to be able to get around by myself."

Tina

SAFE AT HOME, HOME REPAIR PARTICIPANT





Eugene

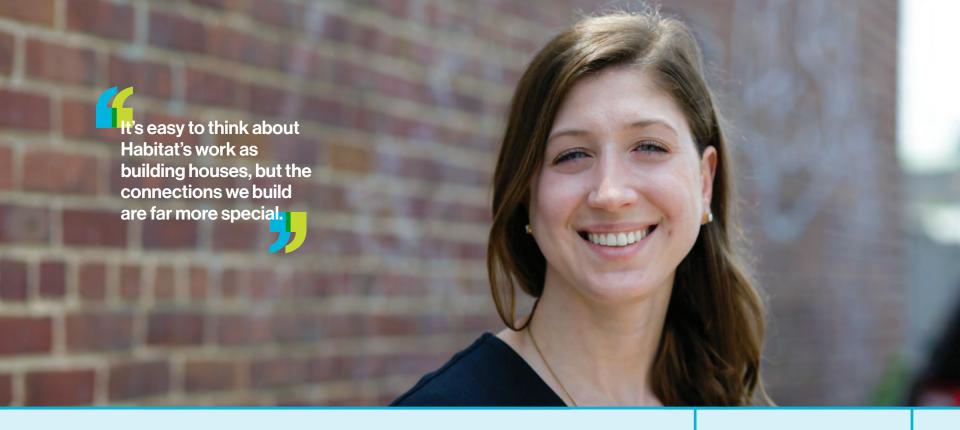
SAFE AT HOME, HOME REPAIR PARTICIPANT



IF YOU'RE LUCKY ENOUGH to have a home to live in, it can be easy to take for granted the little things about that home that make it livable. But at any given time in DC there are countless seniors struggling with housing in need of accommodations and repairs, the cost of which are often prohibitive. Eugene, 76, was one such senior.

Eugene, a DC native who worked at St. Elizabeth's Hospital as a Mental Health Counselor for nearly 40 years, recently moved back into the home he grew up in. In fact, the home has always stayed in his family. His sister moved into the home after their mother passed away, and about 6 months ago Eugene inherited the home from her. While he was grateful to be in his childhood home, it had its problems. His sister fell and had to be hospitalized trying to navigate the stairs. Eugene, who has an artificial leg and vision problems, found getting in and out of the house and up the stairs challenging as well. He heard of the Home Repair program from a social worker, and never looked back.

Habitat's crew added lighting, stair rails on the inside and outside of the home, grab bars in the shower, and other bathroom accommodations. Eugene now feels a sense of independence that was missing before. "I'm so appreciative of being able to get up and down the stairs. I love it. I smile a lot. I'm so happy about this. I've never had anybody do something like this for me before."



PK DRAGO JOINED DC HABITAT

as an AmeriCorps Member in 2011. After her service year, she joined the Marketing and Development team and was promoted over the next five years in a number of different roles supporting Habitat's critical work until her departure in 2019.

Of the many things she contributed to the organization, PK found the opportunity to build relationships and communities to be the most fulfilling. "It's easy to think about Habitat's work as building houses, but the connections we build are

far more special. The moments that stand out to me are small but significant, like sharing a first meal in a family's new home, working alongside future homeowners to build a place where their family will live and grow, and seeing the look on their children's faces as they excitedly share how they want to decorate their very own rooms."

When asked what her favorite part of her job was, PK cites her time managing the AmeriCorps program. "The members I worked with were dedicated, hard-working, and passionate about making

a difference. They're one of the main reasons that volunteers and homeowners have such positive experiences partnering with Habitat and they exemplify the spirit of service that is at the heart of Habitat's work."

PK is proud of unique initiatives like the passive house projects and Home\$mart Post-Purchase Education Program and looks forward to seeing the new and innovative ways DC Habitat continues to tackle the housing crisis in the next 30 years.

PK

FORMER DC HABITAT
AMERICORPS AND STAFF
MEMBER



Andrea



ANDREA, A DC NATIVE and homeowner in Ivy City, is proud of her family's many achievements, not least of which is her journey to becoming a homeowner.

The resilient head of the family,

Andrea is a single mother who has worked tirelessly against the odds to create a better future for herself and her three children, Janae, Antonio, and Jaliyah, and her granddaughter, Jade.

Antonio is on the autism spectrum and has an illness that will require a lifetime of hospital visits and complex surgeries. His mobility is limited and sometimes he has to use a wheelchair. The family used to live in an apartment that was so small and cramped, Andrea could not secure the type of in-home care that Antonio needed. Andrea also worried about the strain that the living situation was putting on her other children.

"I'm just one, and it takes an army or village to raise a child... Habitat is bridging that gap by the volunteers that come in, by people giving their time, their energy, their resources, to go into everything it takes to build a house," Andrea shared.

Andrea became a Habitat homeowner in 2015, and she and her family now live in a three-bedroom house custombuilt for Antonio's needs that is entirely ADA-compliant. Not only can Antonio move in his home independently, but when he or another family member feel overwhelmed, each of them can retreat into the safety of their own room. All of her children are thriving in their new home, and her oldest, Janae, is working to obtain her bachelor's degree in early childhood education.

"Having a house has given me a sense of rejuvenation. I can, I did, I will... no one else can take away. All I needed was one person to believe in me, and that gave me the momentum that I needed," says Andrea.

She has a plan to meet her ambitious financial goals - which include paving off her mortgage early and planning for Antonio's long-term care – and has returned to work full-time in order to meet them. She has also applied to the mortuary sciences program at UDC, which will allow her to further her career guiding families through the grieving process. Andrea states of perseverance. "I'm not going to give up on my dreams, because look at how many "no's" I had to go through to get my house." •

Having a house has given me a sense of rejuvenation. I can, I did, I will ... no one else can take away.





Joan

CREW LEADER AND OFFICE VOLUNTEER



JOAN JOINED DC HABITAT as a volunteer Crew Leader in 2009, leading volunteers on construction sites to help complete homes for DC Habitat's partner families. As a crew leader, Joan found fulfillment in "learning, working with new homeowners, working with my hands, and challenging myself," she says. Joan shared a poignant story that stuck with her from her time as a Crew Leader:

"One day, at noon, an AmeriCorps [service member] came to tell me

that I was invited to lunch in one of the half-built houses. I always brought a sandwich, but I followed her over to see what was going on. A new homeowner, dressed magnificently... had spread a white table cloth out on the rough floor sheathing and placed two lit candles on it. From a shopping cart she had brought to the site by bus, she unloaded dishes, silverware, napkins and a feast of still hot dishes and invited the assembled Crew Leaders to dig in.

She told us that we were her first guests in her new home. There wasn't a dry eye among us."

In 2018, Joan retired from the construction site, but she hasn't stopped giving back to her community. Now in her tenth year with DC Habitat, Joan volunteers in the program office assisting staff with various projects. She describes her tenure with DC Habitat as "fun, often exciting, and always challenging and educational."



Deanwood

NEIGHBORHOOD



DEANWOOD, A NEIGHBORHOOD IN THE NORTHERN END of Ward 7 in Northeast DC, is one of the oldest communities in the quadrant. It's known for its small-town character and the many wood-frame and brick houses that line its streets. Famous residents of the neighborhood include civil rights activist Nannie Helen Burroughs and musician Marvin Gaye.

Deanwood is bordered by Interstate 295 to the northwest, Eastern Avenue and Division Avenue to the east, and Nannie Helen Burroughs Avenue to the south and southwest. Recently, the neighborhood has been listed on several real estate "best of" lists that highlight the area as ripe for investment.

DC Habitat began building in Deanwood in 2004 and went on to complete 60 homes in the neighborhood, houses which will remain affordable for the low to-moderate income families that reside in them when gentrification inevitably impacts the neighborhood.

DC Habitat will continue investing in Deanwood through its 55th Street development, set to break ground at the end of 2019. The project includes an impressive 17 single-family homes that will further preserve the stock of affordable housing in the neighborhood for years to come.



Susan

LONGEST-SERVING DC HABITAT BOARD MEMBER



SUSAN MOSER FIRST
BECAME INVOLVED with

Habitat for Humanity 20 years ago through the Hampton Roads affiliate. When she moved to DC in 2006, she felt a "Habitat void" that led her to join the Board of DC Habitat in 2008. Susan went on to serve as the Board Chair from 2009- 2016, when she felt it was time to give an opportunity to new leadership.

Susan loved the challenge of governing a complex organization like DC Habitat. "Habitat is a construction company, social service organization, and financing

and loan servicer that is required to adhere to many regulations and requirements the same as much larger organizations. All of this is done while trying to raise funds, find land, partner with the District and other developers, create great volunteer experiences, and ensure that the Habitat homeowners are ready and able to successfully become homeowners for the long term."

Susan is particularly proud of DC Habitat's role in the revitalization of Ivy City. As Chair of the Board during the 2010 Carter Work Project in Ivy City, Susan provided crucial leadership to a project that garnered national attention. She recalls working with Former President Jimmy Carter and former First Lady Rosalynn Carter as another one of the highlights of working with DC Habitat.

As DC's affordable housing crisis grows, Susan looks forward to assisting DC Habitat in finding new and innovative ways to meet the urgent need for affordable housing.



Shawnee

HOMEOWNER



Shawnee was ready to own a home where she could raise her three children. But after searching the market for a house for two years, Shawnee struggled to find a home she could afford. Hearing about Habitat from a former colleague who was a Habitat homeowner, Shawnee decided to apply. "I cried, I was so happy. I had been looking for a house for two years. I was stressed. Everyone in my family said how proud they were of me, saying 'you have three kids and you're doing a good job by yourself," Shawnee said of her experience.

Now having moved into her new home, Shawnee is focusing on providing for her family. She is currently working as a museum security guard while she pursues a career in pediatric nursing through Trinity Washington University. Shawnee is proud to give her children a stable home and set an example for what they can achieve. Shawnee's children, who look up to their mother, have already started pursuing what they love and are keeping busy with football and cheerleading. "I've been explaining to them about homeownership, and they say, 'When I get older, Mom, I'm going to be a homeowner too, just like you.' [I] can open their eyes more. [I'm] showing them more opportunity from a young age," she explains. •





Ken

story 14

HOMEOWNER AND VETERAN

WHEN HE LEFT HIS PARENTS' HOUSE at age 18, Kenneth (Ken) had no idea that it would be nearly thirty years before he would regain a stable roof over his head. Ken had made a commitment to his country by joining the US Army. Sadly, Ken became homeless after his service. To get by, he relied on family members, sleeping on their couches and accepting their hospitality. Other times, he had to sleep in his car.

"I once spent a whole summer out by I-95 sleeping at a rest stop," Ken recalled.

It was Father's Day 2008 when Ken decided it was time to change his life. Listening to a speech by then Senator Barack Obama, he decided he was "sick and tired of being sick and tired." With the same dedication and hard work that he demonstrated as a young man, Ken researched ways to gain employment, pay off his debt, improve his credit score, and secure financial stability. He also found a place in a local transitional housing program for homeless veterans. He contacted DC Habitat and began taking the steps to become a homeowner.

Seven years after moving into his home in Ivy City, Ken reflects on the impact of homeownership on his life. "I don't think there's a way to quantify the physical and mental toll of not having your own place."

Ken's finances are improved – the energy efficient design of his home reduces energy costs, and he is able to budget and save.

Most importantly, having a home has allowed Ken to help his youngest daughter, a new mom and military wife, raise her baby while her husband is deployed. Ken is grateful to be able to support them and for the quality time with his youngest grandchild. "I didn't get this with my other grandkids because I was always in a stressful situation," says Ken.

"I don't ever want Susanne and her team to forget how grateful I am. It still blows me away to consider the number of people who had a hand in helping me." •



NEIGHBORHOOD



Skyland is a neighborhood located in Ward 7 in Southeast DC. It lies between Good Hope Road to the northeast, Alabama Avenue to the southeast, and Fort Stanton Park to the south and west and is part of the larger Good Hope area.

The mostly residential neighborhood, characterized by detached and semi-detached homes, has a long history.

The area was first settled by Nacotchtank Native Americans. It became connected to the rest of the city during World War II, when demand for workers led to the rapid development of more housing, businesses, and infrastructure. Today, the neighborhood is slated as the future location of the 18-acre

redevelopment project, Skyland Shopping Center.

DC Habitat has deep ties to Skyland. The organization constructed 34 townhomes there from 1995 to 2003, and it plans to construct eight more homes beginning in 2019.

Economic development in historically neglected communities like Skyland can lead to displacement of longtime residents. DC Habitat's model protects against displacement by securing long-term affordable homes in communities before the negative effects of gentrification take place. DC Habitat looks forward to furthering its commitment to this historic DC community.



Lysa

NEWEST DC HABITAT BOARD MEMBER

16

"HABITAT FOR HUMANITY IS IN MY HEART," says the newest member of the DC Habitat Board of Directors, Lysa Ratliff. Lysa worked for Habitat for Humanity International for 13 years before she moved to DC.

After a former co-worker shared about the good work happening at DC Habitat, Lysa jumped at the chance to support the organization by joining the Board.

"Everything we can become starts with the environment and people we are surrounded by, and homeownership is one of the best first steps to building financial, emotional and life security," says Lysa.

Lysa has already gotten to work helping her new DC neighbors. As a member of the Board she provides governance and oversight over the organization, and she has also joined committees to support DC Habitat's 30th Anniversary Celebration in November of 2019.

Lysa looks forward to finding innovative ways to meet the challenges facing those living and working in DC. "My work is to support the mission of making homeownership a possibility for every resident in DC," says Lysa. "I just joined, so there is a lot of work to do!"

Colin

DC HABITAT VOLUNTEER CREW LEADER



Colin Cookman is a nearly life-long Habitat for Humanity volunteer. He first became involved through his hometown affiliate and continued volunteering throughout college. Colin moved to DC in 2008 and has been a dedicated DC Habitat volunteer ever since, serving nearly every Saturday on the construction site in all types of conditions. Colin jokes of his early memories with DC Habitat, "For about the first three years of volunteering it seemed to me that every time I was tasked with leading a crew to dig a ditch for buried gutter pipes the weather would turn out to be 50 degrees and raining, but that was probably a coincidence."

As a Crew Leader, Colin plays an important role at DC Habitat – working with construction staff to engage volunteers, who often come to site with zero construction experience, in building new Habitat homes.

"Volunteering with DC Habitat gives a great sense of physical accomplishment at the end of the build day, and it also has helped me build roots of my own in the city and in the community," says Colin.

Colin cites the construction of the Empowerhouse, the first set of passive housecertified homes in the District, as one of his most fulfilling projects. He was proud to be a part of a team that proved that energy-efficient green building can also be affordable and accessible. Asked what most excites him about DC Habitat's future, Colin says he looks forward to the expansion of services and construction activities to ensure affordable housing access for all DC residents. •







Tangela

HOMEOWNER AND HOMESMART GRADUATE

DC NATIVE AND HABITAT HOMEOWNER

Tangela has always considered herself a giver, especially when it comes to her children. But when the mother of four took in three more children to call her own, she found herself struggling to stay on top of her finances. "Not only was I responsible for housing all seven [children], I was responsible for their care – feeding, clothing, toiletries. There's always stress to provide for your kids," Tangela said of her situation.

Tangela joined the Home\$mart program to learn how to better manage her finances so she could best provide for her family.

After completing the class, Tangela has been able to stick to her budget and utilize better savings practices that have supported her through unexpected major expenses, like the recent replacement of her hot water heater. She's proud to share what she's learned with her children; she has helped them find jobs and manage their own bills and other financial responsibilities. Most importantly, Tangela is excited to have the ability to provide more than just the necessities for her children. She's currently saving up to take her youngest to Disney World, a trip to which he dedicated a vision board that hangs in his room. "I believe if you put your dreams down on paper you can really visualize where you're going and achieve it," says Tangela.



Marshall & Emma

HOME REPAIR PROGRAM STAFF



MARSHALL VERNON. Home Repair Program Manager, and Emma Hollandsworth, Assistant Superintendent, together make up DC Habitat's Home Repair team. The Home Repair Program enables DC seniors and people with disabilities to lead full, independent lives while remaining in their homes by partnering with local agencies to complete repairs that ensure accessibility. Marshall began as a volunteer in 2017 and joined staff shortly after in 2018. Emma joined in early 2019 after completing a service term with AmeriCorps. In fact, the Home Repair staff boasts 100% AmeriCorps alumni status.

In the three short years since it began, the Home Repair Program has become a major branch of DC Habitat's outreach with over 100 projects under its belt. Marshall and Emma are both proud to serve residents with diverse needs across the District. "I love watching homeowners test out their new railings or take the inaugural ride in their stair lift," says Emma. "It is a great feeling to know they're that much more safe, comfortable, and proud of their homes."

The Home Repair team's work is vital to sustaining existing affordable housing in the city. Marshall looks forward to "figuring out creative and efficient ways to address the need for affordable housing" through home repair projects that keep families in their homes. "I love the sustainability component ... I think home repair and the idea of fixing what we already have is an important part of taking care of our environment," adds Emma. •



Toni

HOMEOWNER

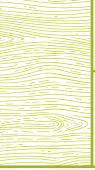


"IT'S NOT EASY TO GET OUT OF SECTION 8," says homeowner Toni. She knows this all too well, as she lived in subsidized housing for 33 years, raising her daughter there. While she is grateful for having had a stable place to live, it did have its issues. There are annual recertifications to deal with, and the space was crowded. Mainly, she was frustrated that her rent money wasn't going into something more tangible.

"There comes a time where it's time to go. It was time to try to find something better. I was blessed enough to find Habitat." She called inquiring about housing for singles, and her timing couldn't have been better. About a year after that initial call, Toni was living in her very own, affordable, one-bedroom condo, building equity and savings. While this hardworking grandmother loves her job as a healthcare worker and hopes to be there until she retires, she now also dreams of seeing the world. "It's

time for vacations. I've been working it feels for all my life. It's time to do things I haven't been able to do."

While saving for her new adventures, Toni is greatly enjoying having the peace of mind that comes with owning your own place. She works nights at the hospital and does water aerobics at the local pool on her days off, and feels good about life in general. "Me and my little dog are very happy. It's a blessing to get a place at a price that I can afford." •



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Ernesto

AMERICORPS VISTA MEMBER

ORIGINALLY FROM THE BAY AREA, Ernesto Matal Sol moved to the East Coast to serve as an AmeriCorps VISTA with DC Habitat in 2012. AmeriCorps VISTA is a national service program in which members serve to build capacity in nonprofit organizations and public agencies. VISTAs help organizations more effectively generate private sector resources, encourage volunteer service at the local level, and empower individuals and communities.

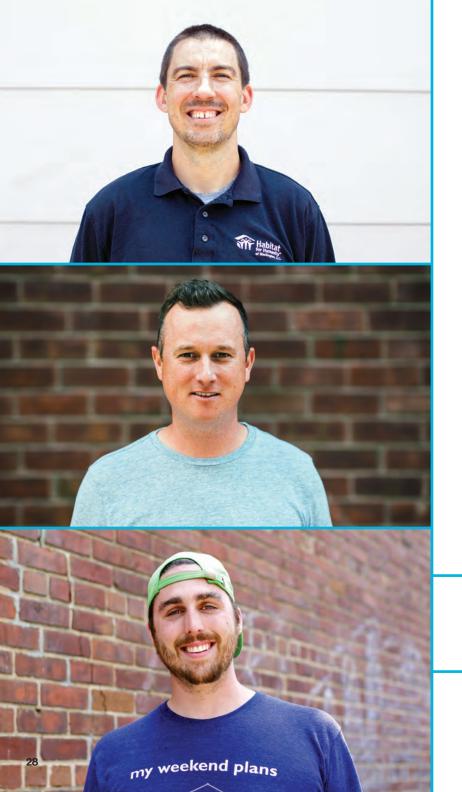
Ernesto is responsible for the design, planning, and implementation of DC Habitat's long-term outcome study. The study serves as an important assessment of the impact that homeownership has on the lives on DC Habitat homeowners. It focuses on areas like wealth attainment, health, and education. The results of the study, which concluded in 2018, are shown in the infographic section of this report.

All were welcoming, grateful, and enthusiastic about their homes... I'll always remember their kindness...

Ernesto's involvement with DC Habitat has continued past his service year. From 2017 to 2019, Ernesto, now a senior associate at an economic consulting firm and back living on his native West Coast, consulted on the final analysis of the six-year study.

Ernesto shares that the most fulfilling part of his service year was meeting homeowners in their new homes. "All were welcoming, grateful, and enthusiastic about their homes... I'll always remember their kindness."





DAN HINES, ANDREW MODLEY, AND DENNIS MONAGHAN have worked an impressive combined 25 years with DC Habitat. In fact, Andrew, who joined in 2006, is the longest serving staff member at the organization. All three began as either AmeriCorps members or in entry-level construction positions and have since been promoted to Production Manager, Project Manager, and Construction Supervisor, respectively.

Dan, Andrew, and Dennis bring an invaluable set of skills to DC Habitat. In addition to ensuring Habitat houses are constructed to the highest quality and meet cutting-edge sustainability standards, they also oversee a process that actively engages Habitat homeowners and volunteers in the construction of homes.

"Nothing is more fulfilling than working alongside someone for months, seeing their confidence in construction grow, and seeing how thrilled they are to purchase their new home," says Dennis.

Asked what they are most proud of during their tenure with DC Habitat, Dan and Andrew cite the construction of the Empowerhouse, the first two passive house-certified homes in the District. The pair helped lead the construction of the project, which in addition to becoming home to two DC Habitat homeowner families went on to win the US Department of Energy's Solar Decathlon for Affordability in 2011 and the Mayor's Sustainability Award in 2012.

The team, who after years of working together have become close friends outside of work, looks forward to working together to build more energy-efficient homes for DC families. "There are few things in life more rewarding then working and serving alongside your best friends," says Dan. •

Dan, Andrew & Dennis

DC HABITAT CONSTRUCTION

Rodneyca

HOMEOWNER



I want to show my children that if you focus and push through, you can succeed.

DC NATIVE AND HABITAT HOMEOWNER RODNEYCA faced many challenges on her path to homeownership.

Rodneyca was mainly raised by her uncle and grandmother. Her mother, who struggled with drug abuse and mental health issues. had her at age 18, and her father wasn't present in her life. Owing to her tough upbringing and "always looking for the love [she] didn't receive from [her] father," Rodneyca had her first child, a son, at 15. Two years later, she had her daughter. Struggling as a single mother, she eventually failed to keep sober and hold a steady job. At 27, she had a second son, making her a single mother of three children.

At 32, Rodneyca turned her life around. She found a job that awarded her a good salary and the hours needed to take care of her children. Determined, she got sober and worked every day to provide a better life for her family.

However, she was still living in a neighborhood full of crime. "I would come home to strangers on my porch, items stolen from me. I couldn't open my windows at night because of smoke and loud music." She had a great job and could support her children, but the environment put strains on them.

Rodneyca became a Habitat homeowner in 2014, saying at the time, "When you connect with the right organization that wants you to achieve success, you can get there. Habitat is that for me. I can't believe I will be a HOMEOWNER. I've never been able to say that before. My home will be a place that is no one else's. People have to respect and value it. It's the biggest accomplishment in my life, and I'm never going to forget it."

Rodneyca sums up the experience as "incredibly humbling." She says, "I never thought I would be here. Never. I was always put down by everyone around me. Told I would never amount to anything. I want to show my children that if you focus and push through, you can succeed."

Since moving into her house,
Rodneyca has moved up in
her career. She's also seen
the welcome addition of
new members to her family:
grandchildren and an American
Bulldog named Saint. She says,
"I really want to keep this home in
the family ... maybe my kids can
one day live here with their kids."



Jai HOMEOWNER



Christina

HOMEOWNER



Mentally, I feel stable, even relaxed. I'm not worried about anything like we were before.

FOR DC HABITAT HOMEOWNERS JAI AND

RAJAE, finding suitable housing in DC proved more difficult than expected. After moving to DC in 2007, Jai shared an apartment with a cousin. When he and Rajae got married, they moved to a one-bedroom apartment in Southeast DC that was less than ideal for their growing family.

"We moved to a tiny apartment with a lot of problems; it wasn't comfortable, and we couldn't get rest because of all the noise...the fire alarms went off sometimes twice a week. The worst thing was the mice – it was so small that you were with the mice."

Habitat homeowners since 2017, Jai remarks that they now own a 3-bedroom home that is comfortable and large enough for the family for "almost the same price as we were paying before" to rent a one-bedroom apartment. But more importantly, Jai is relieved to have a secure place to raise a family. "Mentally, I feel stable, even relaxed. I'm not worried about anything like we were before."

Without the stress of substandard housing, Jai and Rajae have been able to focus on their goals. Jai obtained a certification as a tax preparer and is considering pursuit of a degree. Their daughter, now 5, has also achieved the first of her dreams: having her own room. "That was her dream...now she talks about inviting friends to her own room. She remembers the difference [from the last apartment]," Jai says.

CHRISTINA NEVER EXPECTED

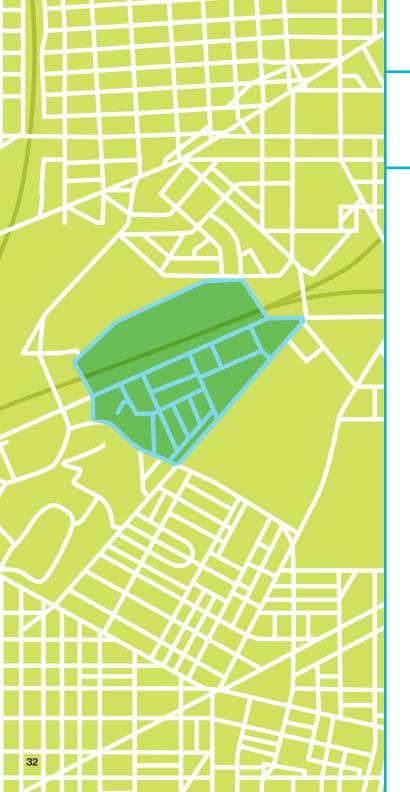
to end up back at home. Entering the workforce shortly after the 2008 economic depression, Christina faced the dual challenges of finding both a job and a house in tough markets. Christina decided to move back into her family home, where her three-person family would now share a one-bedroom apartment. "I couldn't secure a home without income, so I moved in with family to have a stable home and look for a job from there," Christina recalls.

Moving home was far from an easy decision for Christina. When a fourth relative needed to move in, unresolved family tensions and overcrowding forced Christina to move again with other relatives. The stress of moving, the inability to build a home that she could make her own, and the pressure of the job and housing search contributed to a depressed period in her life. She wanted nothing more than a stable job and home and to focus on building her future. "It was really difficult to make plans for the future without a sense of stability. Even if I wanted to travel. I couldn't because I wouldn't know where to come home to," she explained.

Christina was able to seek out counseling and eventually landed a federal consulting position that helped her qualify for DC Habitat' homebuyer program. Since becoming a Habitat homeowner in 2014, Christina has focused on building a future beyond herself, saying, "I've been able to develop professionally in a way that means I can earn more ... Thinking generationally, I want to be able to pass that down."

Christina continues to chase her dream of becoming a robotics engineer while paying down her student debt, building up her savings, and even taking some vacations along the way. "I have a foundation to stand on and make plans. I have the freedom to do all the things I want to do and know I have a place to come home to. A couple years ago I took myself to the Caribbean, and that wouldn't have even been on my radar - it took a cousin to remind me that I could afford it because I was so used to just saying no to myself." .





Ivy City

A NEIGHBORHOOD REVITALIZED



ESTABLISHED OVER 100 YEARS

AGO, Ivy City is one of DC's oldest neighborhoods. The neighborhood is located in Ward 5 between Mount Olivet Road, West Virginia Avenue, and New York Avenue Northeast. It is made up primarily of brick row houses, apartments, and industrial buildings.

In the late 19th century, Ivy City was home to African-Americans who worked at the nearby Ivy City Brick House, Baltimore & Ohio Railroad, and the Ivy City Track. The establishment of Trinity Baptist Church, Bethesda Baptist Church, and the Alexander Crummell School followed. The Crummell School, one of the first schools in DC named after an African-American, was the result of much work by the Ivy City Civic Association to establish a school that reflected the neighborhood's growing population and vitality.

Despite the efforts of its residents, lvy City faced many challenges. Years of neglect by local political leaders led lvy City to become one of the most blighted communities in the District by the late 20th century.

Recognizing the potential for neighborhood revitalization that could benefit low-income DC residents, DC Habitat began the first of four phases of development in 2010 as part of the Jimmy Carter Work Project. Together with nonprofits Manna and Mi Casa, DC Habitat has produced over 60 units of affordable housing in the neighborhood. Of these units, 41 are DC Habitat homes, which include six highly energy-efficient passive homes and 33 homes built to LEED or EarthCraft standards.

Ivy City has witnessed a transformation in the decade since DC Habitat has been building there. The neighborhood has seen an emergence of new businesses, including a grocery store, and a dramatic increase in property values. Crime rates have declined, and the community experienced one of the city's sharpest declines in assault cases from 2000 to 2013.

Importantly, affordable housing was preserved throughout this revitalization. Because DC Habitat and our nonprofit partners invested in Ivy City before the effects of gentrification took place, low-income families will benefit from the changes occurring in the community. For DC Habitat partner families, homeownership will ensure a strong return on their investment in their home – a benefit that will have a lasting impact on their children and subsequent generations of the family.





Mandy & Tawana

HOUSING PROGRAMS

STORY 27

TAWANA STEVENS, MORTGAGE SERVICING & LENDING MANAGER, AND MANDY JANSEN,

Senior Manager of Housing Programs, work together with partner families to drive DC Habitat's housing programs.

With more than 25 years of mortgage industry experience, Tawana's work in lending and servicing is integral to the success of DC Habitat's homebuyer program. Tawana saw an opportunity for her extensive experience to serve others through homeowner education. "I was always attracted to helping people...When America suffered the mortgage crisis in 2008, I decided

I wanted to use my knowledge to educate aspiring and current homeowners," Tawana explains. Tawana created what she describes as her proudest achievement with DC Habitat: the Home\$mart Post-Purchase Education Program, a course designed to help homeowners succeed as they navigate the challenges of homeownership. Now in its third year, the program has helped turn around delinguent mortgages and prevented people from losing their homes. Tawana's leadership and compassion have been instrumental to its success. Habitat Homeowner and Home\$mart graduate Shareen says, "Tawana made me think not just about a 9-5

job, but about my future. She made me believe in myself and taught me that if I set small goals I could achieve big goals."

Mandy has dedicated nearly 15 years to Habitat for Humanity's mission. She began with Habitat in 2006 as an AmeriCorps VISTA in Hawai'i and stayed on with the Hawai'i affiliate for another 6 years before she came to DC. Since 2012 she has supported and now manages the homebuyer program for which Habitat is best known. Mandy works with families throughout the entirety of the homebuyer process, from the first information session to the moment they are ready to close. She

ensures that families receive the guidance and resources they need to become successful homebuyers with DC Habitat. Asked what she finds most fulfilling about her work, Mandy will tell you how proud she is to be in a career where she serves others and helps them access important services.

"Personally, I believe I'm the luckiest person in the office, because I get to regularly interface with our excited homebuyers and really get to know them and their families. I've assisted over 40 families in buying their first home. That feels good," she shared.



HABITAT YOUNG PROFESSIONALS OF WASHINGTON, DC MARKETING & COMMUNICATIONS CHAIR

ANDREW PALCZEWSKI FIRST **BECAME INVOLVED** with DC Habitat in 2015 when one of his best friends from college,

PK Drago, was working to re-establish the Habitat Young Professionals of Washington, DC (HYPDC). Given Andrew's work in digital communications, PK asked him to join the group to assist its marketing and communications efforts. More than four years later, Andrew is still involved, managing the group's Facebook, Instagram, and other digital outreach.

HYPDC volunteers work to expand involvement with Habitat among young people, advocate for fair and equitable housing, hold events to raise funds and

encourage member engagement, and share the work they do through their digital channels.

Since he first joined, Andrew has seen the group grow over the years in membership, fundraising, and impact. "At our pumpkin carving fundraiser one year, the demand was so great that we ran out of pumpkins. So, we went to a nearby supermarket, bought their entire stock of pumpkins, and trekked back through the streets of DC with full shopping carts," recalls Andrew.

Andrew is excited for HYPDC and DC Habitat to continue their growth to support equitable housing in communities across DC.

Revondia & Daniel

HOMEOWNERS



LIFELONG DC RESIDENTS **REVONDIA AND DANIEL**

moved into their DC Habitat home in Deanwood in September of 2009. When the couple was featured in DC Habitat's 25th anniversary video in 2014, they were successful homeowners of five years, and Revondia was going back to school.

Now, ten years into homeownership, Revondia has an associate degree in medical coding and a new career. Daniel is also working to help others and is still in his career as a training specialist and quality support associate. Revondia hopes to go even further, saying "Even if I'm 70 I'll go back to school. I love learning."

Revondia and Daniel's savings and credit scores have increased since becoming homeowners. They pay their bills together each month and don't buy anything until after their bills are paid. This has brought a sense of financial stability to the family.

"If anything happened to us, we would be fine. Our children don't have to worry about taking care of us," Revondia says.

Their adult daughters, Brandie and Dominique, have made their parents proud. Brandie works for the DC Government. and Dominique, who lives in South Carolina, is a sergeant in the army and is getting her bachelor's degree in biology.

Revondia believes becoming a homeowner provided a pathway for her daughters to be more successful. "Being a homeowner gives you a sense of gratitude, responsibility, and ability. If you can get this, that means that you can get further. Once you've gotten here, your children will be able to be here. Your grandchildren will be able to be here."

Having a home with a yard has even allowed Revondia and Daniel to expand their family with their beloved dogs Bear and Rudy. "It's a wonderful thing to be able to call this my home, especially when you never thought you'd be able to get this far." •





Tony

SAFE AT HOME, HOME REPAIR PARTICIPANT

story 30

I was thinking about selling my house, but now I can stay

TONY, A RETIRED DC ARTIST, was born and raised in Washington. He owns a home in Northeast and is close to paying off his mortgage, but at one point Tony's limited mobility was threatening his ability to age in place. Tony reached out to Safe at Home, a program DC Habitat participates in as part of its Home Repair Program.

Tony uses a cane and had difficulty getting up the steps and around the bathroom. Former Home Repair Manager Aaron Somawang added grab bars, stair railing, and lights at various points throughout the house. "I was really amazed by Aaron ... It's a real big difference. The bars help me get up a lot easier. They did a lot of

improvements that made it easier to get around my own house," says Tony.

The modifications made as part of the home repair mean the difference between staying in his community or selling and facing DC's unaffordable rental market. Tony says, "I was thinking about selling my house, but now I can stay." •

In memory of

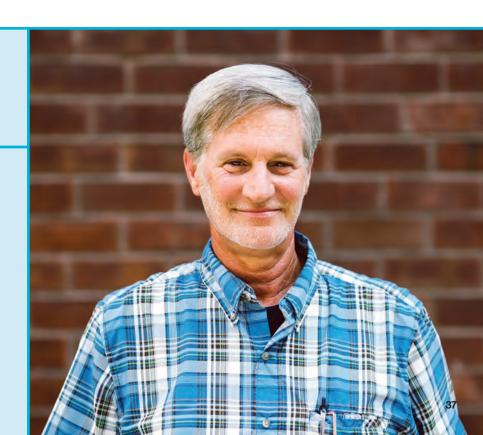
Jeff Brallier

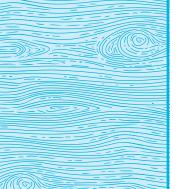
SENIOR PROJECT MANAGER

WITH A HEAVY HEART, DC

Habitat said goodbye to a member of our family this year as Jeff Brallier, our Senior Project Manager, lost a lengthy battle with cancer. Jeff has been truly invaluable to Habitat during his seven years with our affiliate, and he was instrumental in providing quality homes for over 80 of our partner families.

He was a great teacher and enjoyed passing on his years of knowledge and experience to his staff. Jeff contributed greatly to our mission, and was a widely respected and loved member of the Habitat team. His loss will be deeply felt by all those who've had the pleasure of knowing and working with him. Rest peacefully, Jeff. •





Our Partners

Thank you to the generous donors and supporters who have partnered with us throughout our history. Below is a list of our largest historical partnerships.

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