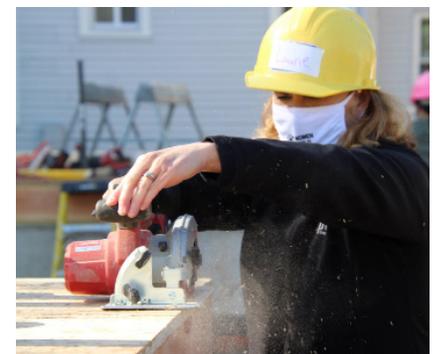
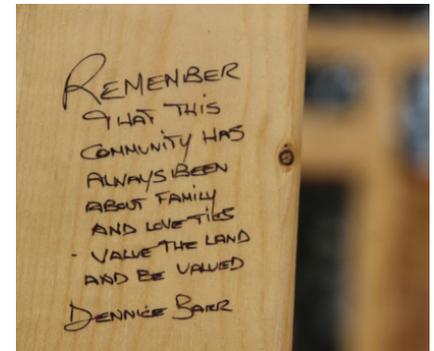


building in the city of good neighbors



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a message from our executive director

**We made a promise to build homes, communities, and hope.
With your support, we're keeping that promise.**

I am truly touched by the kindness and generosity of our community - the folks who volunteer on our build sites, who shop at the ReStore, and who donate what they can. Last year, when so much changed, you stuck with us. You allowed us to give more families the safety and security of a stable home.

With the support of generous individuals like you, Habitat Buffalo was able to begin 2020 on firm footing. Our goal for FY2020 was to create a plan that would allow us to sustainably build 20 houses each year. We proved that our plan was solid by moving 6 families into homes during a pandemic and completing an additional 9 that calendar year (a total of 15 in 2020). I believe in my team and our community. I have no doubt we will reach 20 homes each year when COVID is behind us. Although the pandemic slowed our ability to build homes, we have stayed true to our promise to the community. During the state-wide lockdown, our staff worked to continue building while our volunteers stayed safe at home. We also shared our resources with other organizations, pitching in where we could to help neighbors in need.

“COVID-19 has reminded us of the importance of having a safe, decent place to call home.”

COVID-19 has reminded us of the importance of having a safe, decent place to call home. We know that many neighbors struggled with housing before the pandemic, and as families are impacted by job loss or reduced hours, we know many more will need a hand up. We are also compelled to break down barriers to accessing credit and wealth. As a leader in affordable housing and community development, we have seen the impact of redlining, discriminatory lending, and decades of housing discrimination. We are committed to listening to our neighbors, learning about their experiences, and advocating on their behalf. Through our programs, we will help more marginalized families build wealth, stability, and opportunity.

We have a lot of work to do, but with your support, we will continue to build back our community - stronger, more equitable, and more resilient. Thank you for supporting our mission. We couldn't do this without you!



Teresa O. Bianchi
Executive Director

our programs

construction

Our Construction Program typically brings together thousands of volunteers to build and rehab houses across Erie County. In response to the COVID-19 pandemic, we shut down our build sites to volunteers for four months – for the first time in our 35 year history, we were unable to build with volunteers. Our staff rallied, with some taking on new roles to help complete construction. Between March and June 2020, six homes were completed, allowing families to move from unsafe rentals into a Habitat Buffalo house. In total 12 homes were completed in FY2020.

repair

Our Repair Program was launched in 2019 to help neighbors retain their home's value and safety. Homeowners apply for critical home repairs, such as roof and front porch repairs, ramps, and other accessibility features. Homeowners repay an interest-free loan for repairs. In FY2020, 7 repairs were completed. During the COVID-19 pandemic, we offered education to neighbors in need and created a short video series with step-by-step instructions for simple home repairs.

ReStore

The ReStore Program funds Habitat Buffalo's mission by selling donated appliances, furniture, and building materials. In response to the COVID-19 pandemic, we closed one of our two ReStore locations and changed our donation policy. The ReStore staff was no longer allowed to enter homes to collect donations, and donated items were quarantined at the closed store. We also established an online store and offered curbside pickup. In FY2020, the ReStore Program diverted 450 tons of unwanted material from landfills and funded 3 homes.

homebuyer

Our Homebuyer Program gives hardworking families an opportunity to purchase a decent, affordable home. Families in the Homebuyer Program are supported in repairing and maintaining their credit, establishing a bank account, and purchasing a Habitat Buffalo house. Homebuyers are required to contribute at least 400 hours of "sweat equity" (a term used to describe volunteer hours working on a Habitat construction site, at our ReStore locations, in our office, attending homebuyer classes, or volunteering with another nonprofit), and to repay an interest-free, 30-year mortgage. In FY2020, Habitat Buffalo helped 55 people, including 27 children, move into a safe, stable home.

neighborhood revitalization

Our Neighborhood Revitalization Initiative (NRI) is a holistic approach to community building. The goal of NRI is to improve communities in order to boost the quality of life of its residents. This requires working closely with stakeholders, residents, and elected representatives to determine challenges and to effect change.

We piloted this initiative in 2019, focusing NRI efforts in neighborhoods where Habitat homes are located. Today, NRI is county-wide and includes building new homes, providing repairs and repair classes for current residents, accessibility features for those wanting to age in place, and supporting the formation of neighborhood block clubs. NRI seeks to build a sense of community, security, and stability for whole neighborhoods and their residents.

celebrating together

We've reimaged house dedications, bringing people together virtually to celebrate a finished house. Traditionally, dedications have been held inside a completed home with the homebuyer, their friends and family, and Habitat Buffalo staff, volunteers, and donors. During the pandemic, we've held these events virtually, safely continuing the tradition. Virtual dedications have allowed homebuyers to celebrate this exciting accomplishment with their loved ones from around the world. Folks from as far away as Africa have attended our virtual dedications.



homes in FY2020 we completed construction on:
 36 Barry Place | 39 Winslow Avenue | 43 Winslow Avenue | 54 Lawrence Place | 55 Zenner Street | 56 Lawrence Place
 57 Brooklyn Street | 66 Kilhoffer Street | 76 Kilhoffer Street | 71 Zenner Street | 159 Newburgh Avenue | 172 Hagen Street



the Everett family



the Htoo family



the Bashira family



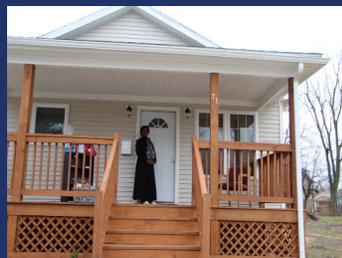
the Boyd family



the Spears family



the Murego family



the Bashizi family



the Santiago family

homebuyers*
 *camera-shy families not shown

our financials

ASSETS	2020	2019
Mortgages	\$3,022,953	\$3,352,838
Real Estate & Construction in Progress	2,885,861	1,971,315
Cash & Equivalents	160,082	472,723
Receivables	420,342	166,427
Property & Equipment	278,757	442,956
Other Assets		312,982
TOTAL ASSETS	\$7,360,939	\$6,719,241

LIABILITIES	2020	2019
Accounts Payable	\$135,429	\$252,784
Line of Credit	0	70,000
Notes/Mortgage Payable	446,461	220,890
Other Liabilities	40,241	29,099
TOTAL LIABILITIES	\$622,131	\$572,773

NET ASSETS	2020	2019
Without donor restriction	6,554,808	5,967,207
With donor restriction	184,000	179,261
TOTAL NET ASSETS	\$6,738,808	\$6,146,468

TOTAL LIABILITIES & NET ASSETS	\$7,360,939	\$6,719,214
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OPERATING ACTIVITIES

REVENUE	2020	2019
Contributed	1,499,671	\$1,647,992
Transfer to Homeowners	417,000	811,245
Mortgage Discount amortization	314,775	300,669
ReStore Income	665,842	774,028
Other Income	347,467	32,037
TOTAL REVENUE	\$3,244,755	\$3,565,971

EXPENSES	2020	2019
Program	2,240,544	2,670,080
Administration & Fundraising	407,982	434,974
TOTAL EXPENSES	\$2,648,526	\$3,105,054

CHANGE IN NET ASSETS	\$596,229	\$460,917
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EXPENSE AS A % OF EACH DOLLAR	2020	2019
Program	85%	86%
Administration & Fundraising	15%	14%

our partners

volunteers

each year, thousands of people come together to make our mission possible

total hours volunteered | 33,721

individual volunteers | 6,422

home team volunteers | 192



donors

our top financial supporters

donors who gave \$40,000 or more during FY2020:

Affordable Housing Corporation
Bank of America
Federal Home Loan Bank
IUE CWA Housing Corporation
John R. Oishei Foundation
Kaleida Heath
Local Initiatives Support Corporation
M&T Bank
Thrivent Financial



community

we are proud to work in collaboration with these impactful organizations:



being a good neighbor

In March 2020, we donated 20,000 N95 masks (typically used for demo) to Kaleida Health, getting the masks into the hands of front line workers in the early days of the pandemic. In April 2020, we cleaned out all of our supplies, donating more PPE to Kaleida and to Catholic Health.

We retained our full staff throughout the COVID-19 pandemic, helping other agencies where we could. Our ReStore drivers used our donation trucks to deliver food for FeedMore WNY. We also helped Goodwill WNY organize donations from their collection sites.

Our annual Women Build Week, scheduled for May 2020, was postponed until it was safe for volunteers to work onsite. Women Build Week highlights the challenges that women often face as homeowners by bringing together diverse teams of women for a day of volunteerism.



learning as we go

The House Beer Built is our signature fundraiser, partnering with local breweries, distilleries, and bars to raise enough money to build a house. This campaign includes *The Craft Brew Tour Card*, a punch card redeemable for drinks at 32 participating establishments, and *Hammer & Ales*, a tasting event that typically draws more than 300 people.

Hammer & Ales was originally scheduled for March 26, 2020 - just 15 days after restrictions were put in place across NYS. The planning committee worked quickly to reimagine the event, creating a virtual auction with engaging social media content. Our community rallied, making this the most successful *The House Beer Built* campaign to date.

As one of the first organizations with an event impacted by COVID-19, Habitat Buffalo helped more than a dozen other organizations across NYS move their events to virtual platforms.



now more than ever

**building strength,
stability, and
self-reliance through
homeownership.**

our mission

Seeking to put faith into action, Habitat for Humanity Buffalo brings all people together to build homes, communities, and hope.

our vision

A world where everyone has a decent place to live.

thank you!

You make our mission possible. Thank you for your generous support!



**help us
build back**



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