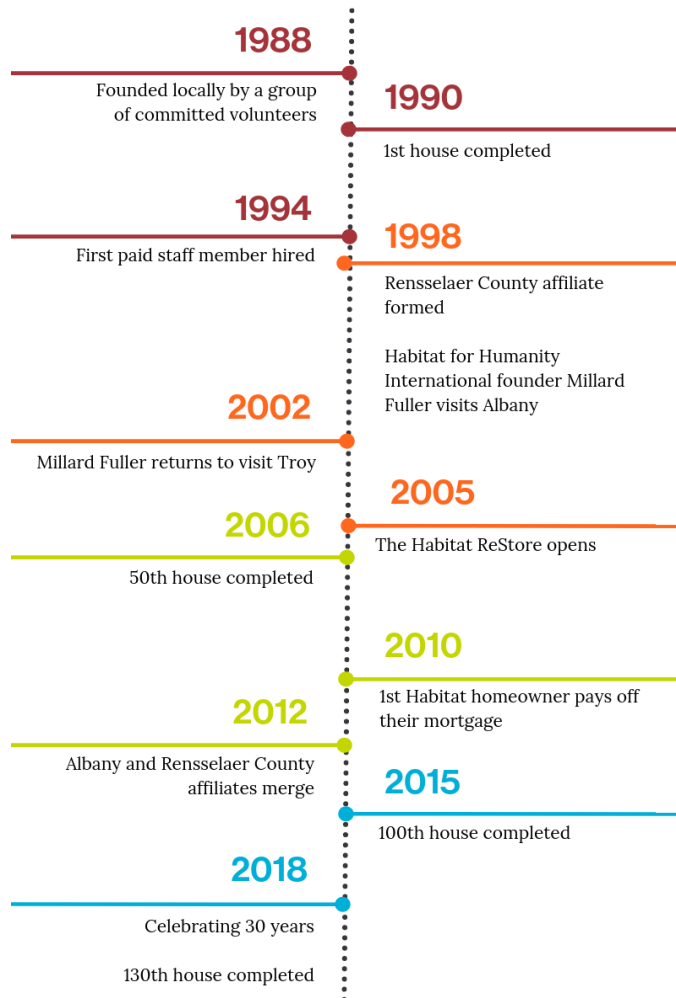


Homecoming



Celebrating 30 years
1988 - 2018



Our vision

A world where everyone has a decent place to live.

Our mission

We build strength, stability and self-reliance through affordable homeownership.

Celebrating 30 years

2018 marks our 30th anniversary and we're coming home. Coming home to our foundation, to our roots, to our core vision: a community where *everyone* has a decent place to live. We've been inspired to revisit Habitat's rich history—both locally and globally—and reflect on our evolution into a global housing ministry and movement for justice.

We aren't content to be just another real estate developer or homebuilder or service provider. The stakes are too high for small thinking that only concerns itself with today's generation or the dominant economic and social model. We can't build our way out of this housing crisis; rather, we need an infusion of creativity and compassion in our work. The world certainly needs every bit of imagination and dedication we have.

This compilation invites you to re-examine Habitat's past, recommit to our bold vision and join us in building our shared future. In the following pages, we explore our founding principles, our local history in the Capital District, and the questions we need to ask as we plan for Habitat's future.



View Ave, Albany



Millard and Linda Fuller,
Co-founders of Habitat for Humanity International

A global housing ministry

The idea that became Habitat for Humanity first grew from the fertile soil of Koinonia Farm, an interracial Christian community in rural Georgia, founded in the 1940s by farmer and biblical scholar Clarence Jordan. Koinonia is a Greek word often translated as "fellowship," "community" or "sharing."

The farm's commitment to racial justice, complete equality of all people and shared generosity laid the foundation for Habitat's model of "partnership housing." The concept, developed by Habitat's founders Millard and Linda Fuller, focuses on the partnership between those in need of adequate shelter and those who could volunteer to build decent, affordable houses. In 1976, the Fullers called together a group of supporters to discuss the future of their dream: Habitat for Humanity International. Shortly after, construction began in on the first Habitat home in the United States. In 1984, former U.S. President Jimmy Carter and his wife Rosalynn joined Habitat's efforts as volunteers, elevating the organization's visibility to a global stage.



What the poor need is not charity but capital, not caseworkers but co-workers. And what the rich need is a wise, honorable and just way of divesting themselves of their over-abundance."

Clarence Jordan, founder of Koinonia Farm, the spiritual birthplace of Habitat for Humanity

Habitat has grown to become a global nonprofit housing leader, working in 1,400 local communities across all 50 states in the U.S. and in approximately 70 countries worldwide. Collectively, Habitat has helped meet the affordable housing needs of more than 13 million people around the world.

Habitat's founding principle of "partnership housing" is deeply embedded in our work today. In addition to paying monthly mortgage payments, homebuyers invest hundreds of hour – what we call “sweat equity” – into building their home and the homes of others. We believe that no matter who we are or where we come from, we all deserve to have a decent life, to feel strength and stability day after day, and to know that we have the power to build our own futures.

The Habitat construction site has been used as a vehicle for reconciliation and to break down barriers. Catholics and Protestants have built homes side-by-side in Northern Ireland. Veterans of the U.S. military and the North Vietnamese military found common ground building together

in Hanoi. Young adults in California's Fresno County currently build with Habitat to learn carpentry skills and avoid gang recruitment.

Habitat is committed to some of the most marginalized among us. Just as Koinonia residents stood together as equals during an era of segregation and violence, so too do we stand together with our brothers and sisters in our own community, across our country and throughout the globe. We build homes and strengthen communities because we care deeply about our neighbors. We believe that no one can live in dignity until everyone lives in dignity.



Clarence Jordan and Millard Fuller

HABITAT FOR HUMANITY

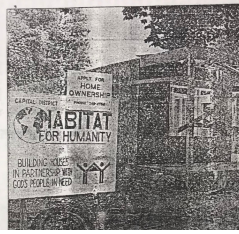
Building Homes and Community Spirit



Low-income Home Built By Volunteers

ALBANY — A week ago, it was just another vacant lot in Albany's Arbor Hill, a low-income neighborhood north of downtown. Tomorrow, Capital District Habitat for Humanity — part of an international non-profit organization that counts former President Jimmy Carter among its volunteers — will hold a topping-out ceremony as it completes the shell of a new home on the site.

The house — the local chapter's first — will go to an area low-income family that otherwise wouldn't be able to afford its own home, said chapter spokesman Jay Van Amberg. The chapter will build a zero-interest, 30-year mortgage, and pay



D2 RELIGION

Habitat for Humanity area chapter organizing in Rensselaer County

By James Taylor

ALBANY — While Habitat for Humanity's focus is on building homes, the Rensselaer County chapter is also working to help people find homes. The chapter is currently organizing a housing fair in Rensselaer County, which will be held at the Rensselaer County Fairgrounds in Troy on Saturday, Sept. 14. The fair will feature a variety of housing options, including rental homes, affordable homes, and homes for sale. The chapter is also working to help people find homes in the Capital District. The chapter is currently organizing a housing fair in the Capital District, which will be held at the Capital District Fairgrounds in Albany on Saturday, Sept. 14. The fair will feature a variety of housing options, including rental homes, affordable homes, and homes for sale. The chapter is also working to help people find homes in the Capital District.

EDITORIAL

Rise of the Other Albany

What just might be the most exciting development in Albany this summer comes just far enough from the glitter and the money.

THE ISSUE: A big development of affordable housing is set to get the city's troubled downtown neighborhood.

THE STAKE: It could be the start of the transformation of a neighborhood.

ALBANY — A big development of affordable housing is set to get the city's troubled downtown neighborhood. The project, which is being developed by the Capital District Housing Authority, will consist of a mix of rental and affordable homes. The project is located in the downtown area, which has been one of the city's most troubled neighborhoods. The project is expected to be completed in the next few years. The project is a big deal for the city, as it will provide much-needed affordable housing for the city's low-income residents. The project is also a big deal for the neighborhood, as it will help to revitalize the area and create jobs. The project is a big deal for everyone involved.

BUILDING BOOM

Homes are where Habitat's heart is

Local chapter helps people achieve their dream of a place to call their own.

ALBANY — The local chapter of Habitat for Humanity is helping people achieve their dream of a place to call their own. The chapter is currently building a new home in the Capital District. The house is being built for a family that otherwise wouldn't be able to afford its own home. The chapter is also working to help people find homes in the Capital District. The chapter is currently organizing a housing fair in the Capital District, which will be held at the Capital District Fairgrounds in Albany on Saturday, Sept. 14. The fair will feature a variety of housing options, including rental homes, affordable homes, and homes for sale. The chapter is also working to help people find homes in the Capital District.

Our local story

Thirty years ago, a group of dedicated volunteers transplanted the seeds of equality and partnership to the Capital District by creating a pathway to homeownership for families in need of better housing. A simple concept was put into action - offer a hand up, not a hand out - and Habitat for Humanity became a direct response to years of discrimination and disinvestment.

The early growth of Habitat for Humanity Capital District was slow and steady, with volunteers building fifteen homes in our first decade. Since then, we have transitioned from building one home at a time to revitalizing entire blocks. To date, our community of volunteers and donors have built 130 houses alongside those in need of a place to call home. We are grateful and inspired by this neighborly love that strengthens communities and helps families thrive.

Neighborhood revitalization



Beginning in 2010, Habitat has concentrated our construction efforts within focus neighborhoods. 1) Alexander St, Albany (2012); 2) Burden Ave, Troy (2015); 3) Lark St, Albany (2017); 4) Orange St, Albany (2018); 5) Sheridan Ave, Albany (2015)

Through the years: Albany County



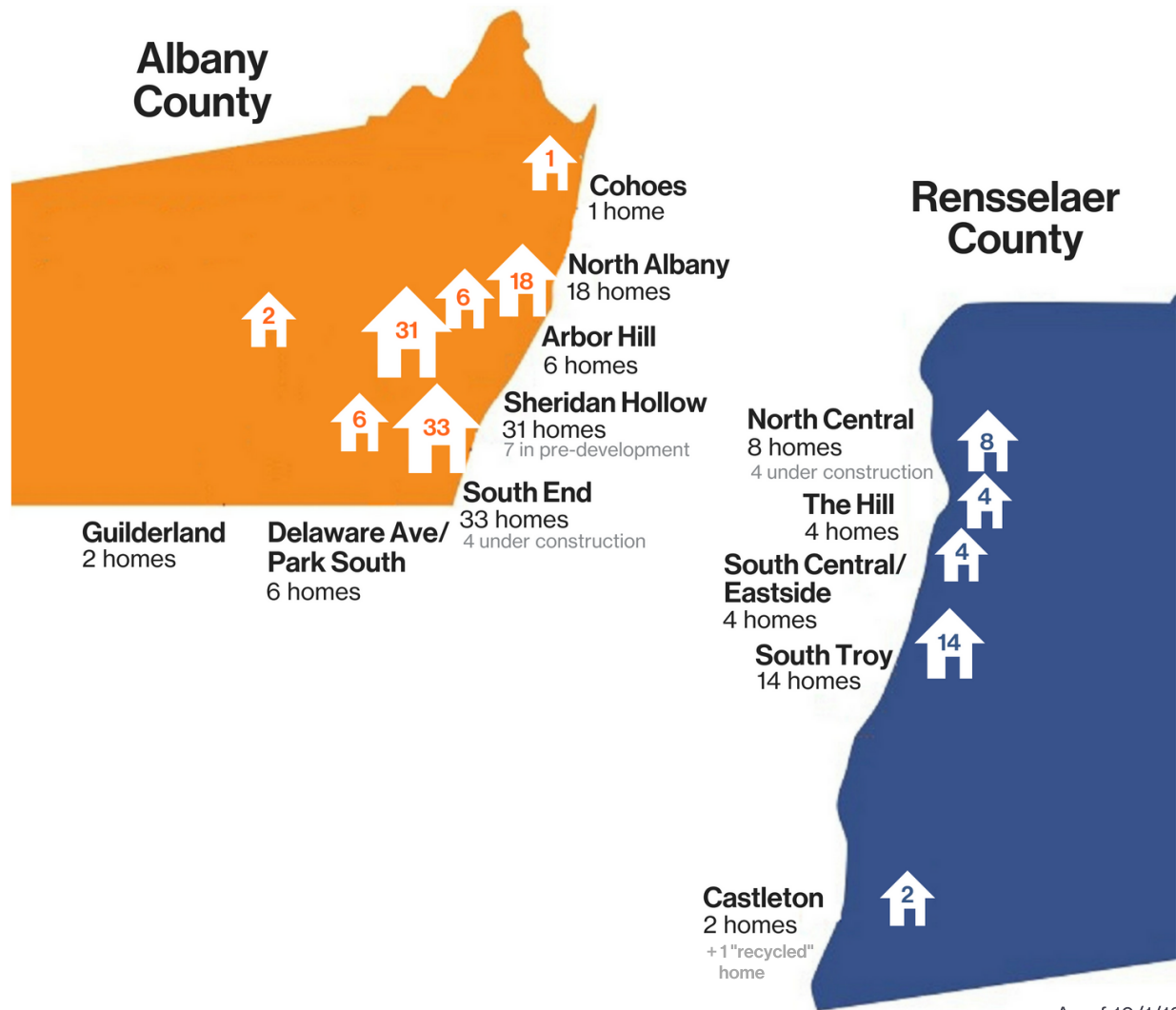
A sample of Habitat homes built in Albany County. 1) 3rd St, Albany (1989); 2) Stephen St, Albany (1995-6); 3) Osborne St, Albany (1996); 4) View Ave, Albany (1998); 5) Emmet St, Albany (2004); Odell St, Albany (2008)

Rensselaer County



A sample of Habitat homes built in Rensselaer County. 1) Washington St, Troy (1998); 2) Havermans Ave, Troy (1999); 3) Winslow Ave, Troy (2002); 4) 11th St, Troy (2005); 5) Castleton-on-Hudson (2001 & 2016); Ingalls Ave, Troy (2012)

Where we build



As of 10/1/18

Habitat prioritizes construction within *focus neighborhoods*, a strategy which helps stabilize entire communities. We believe that responsible homeownership plays a vital role in protecting neighborhoods from gentrification and displacement, increasing resident autonomy and control, and encouraging responsible urban growth.

Each house built has two roles: to provide adequate shelter for a family in need of affordable housing and to become part of a neighborhood. Over 30 years, Habitat has built and rehabilitated many different types of homes. Within the last decade, we have focused on fitting within the local community context and regional architectural traditions.

Habitat neighbors



Habitat homes are sold to first-time buyers and financed with affordable loans. Homebuyers are qualified based on their level of need, their willingness to become partners in the program, and their ability to obtain and repay an affordable loan. Habitat helps families to acquire the access, skills and financial education necessary for success.



Why homeownership matters

Homeownership has long been associated with "the American dream." For many people, owning a home is the standard path towards building and preserving wealth. The stability of a safe, affordable home of one's own can remove generational barriers to opportunity, success and health.

Centuries of structuring homeownership as an advantage available for the privileged few instead of a universal opportunity has left many communities deprived of a fair chance to thrive. The recent history of redlining, predatory lending and discrimination in the homeownership process has perpetuated inequality in our cities and regions.

Habitat homeownership

Creating a more equitable path to strength, stability and self-reliance

The problems

Redlining & predatory lending

The systematic, discriminatory practices of denying loans or offering only subprime loans to people in certain neighborhoods, based on the race or ethnicity of the people who live there.

Choosing between needs

Unaffordable housing forces families to choose between basic needs. Hot water or hot dinner? Sink repair or school shoes? New locks for the door or a visit to the doctor's office?

Community disinvestment

Decades of public policy and market failure have contributed to neighborhood decline and disinvestment in our cities, leaving residents with fewer amenities and opportunities.

The solutions

Affordable mortgage lending

Habitat partners with responsible, local banks to offer homebuyers affordable mortgages. Habitat supports buyers through credit counseling, down payment assistance resources and more.

Investing in the future

Affordable housing enables people to pay for their basic needs such as utilities, food and medical care, as well as increases the amount families can put toward savings for the future.

Neighborhood revitalization

Homeownership helps stabilize neighborhoods with increased property tax revenue and higher levels of civic engagement. New homes brighten up entire blocks with the sense of possibility.



At Habitat, we believe good housing is more than a human right; it is the foundation upon which families and communities can build a better, sustainable future. Homeownership has been linked to higher civil and social engagement, fewer violent neighborhood crimes and improved educational outcomes for children. A family's partnership with Habitat means they have a stable place to live and to spend time together. An affordable mortgage means they have a chance to create savings and invest in their education. A decent roof over

their heads establishes home as a place that protects – instead of endangering – their health.

Homeownership is not a quick fix for families or communities. It takes sustained effort over time to undo decades, if not centuries, of systemic discrimination. This is the work we are called to do. We are called to build a world where all people are treated with dignity and have an equal opportunity to thrive. Through homeownership, we empower.



Our approach

Habitat for Humanity was formed as an alternative to mainstream economic and community models. We offer a response to the market and public policy failures that created substandard and poverty housing, redlining, predatory lending, homelessness and the unacceptable reality that many of our neighbors do not have a decent place to live.

Our day-to-day actions look a lot like those of other housing developers. We apply for permits, frame walls, balance budgets, raise funds and file reports. But at the heart of Habitat and behind every nail we drive is something radical: *hope*. Hope calls us to action. Hope allows us to believe that a better world is possible, but only when we act. Hope starts with us.

We have chosen, as our means of manifesting neighborly love, to create opportunities for all people to have decent places to call home. Habitat first addresses *symptoms* of the housing crisis by creating the opportunity for our neighbors to buy an affordable home and reclaim ownership in their neighborhoods. Then we address the *root causes* of the crisis by advocating for policies that remove the barriers to stability that threaten so many families.

In response to Micah's call to do justice, to love mercy and to walk humbly with God – whether

you belong to a faith tradition or not – we embrace the truth that we are all human, that we are all equal and that every single one of us deserves an opportunity for a better future.

One of Habitat's mission principles is, in all of our work, to put housing on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable. Together, we can build a world where *everyone* has a decent place to live.

Will you join us?

count me in!



Partnership is central to Habitat. It's where we began, and it's what sustains us. It's up to us to build a world where everyone has a decent place to call home.

When you join the Carpenters Club with a monthly gift, you make this vision a reality for families in the Capital District.

Your monthly gift sustains homebuilding efforts throughout the year, guaranteeing the funds needed to buy construction materials, like nails and paint, every month for families working hard to have a place to call their own.

When you sign up, you'll receive exclusive, behind-the-scenes updates about your impact plus invitations to special build days and house tours. Your monthly gift brings you closer to the families and neighborhoods we serve.

Sign up at habitatcd.org/join

Your gift x 12 months = strength & stability for 10 families

\$15 a month (50¢ a day)
Hammers & nails - families can build their own home

\$20 a month (66¢ a day)
Gallon of paint - add color to a child's first bedroom

\$30 a month (\$1 a day)
Lighting - young students can focus on homework

\$60 a month (\$2 a day)
Financial freedom - families learn to save for the future

\$30 for our 30th anniversary has a nice ring to it :)

Celebrating 30 years



130

safe, affordable
homes built & sold



42K

hours of sweat
equity completed by
Habitat homeowners



8

homeowners have
paid off their
mortgages in full



12M

dollars returned to the
taxable property base



550

organizations mobilized
for affordable housing



Habitat
for Humanity®
Capital District

30 years

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habitatcd.org