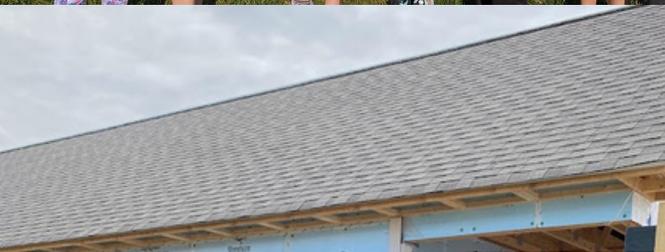




Habitat
for Humanity®
of Greater Chattanooga Area

ANNUAL REPORT

2023



A Word from our CEO

Jens Christensen



In the early afternoon of December 12, 2023, we dedicated a home for Jasmine McCann and her family. As he would for every dedication, our friend and board member Mark Hite showed up, eager to support Jasmine, Habitat, and the cause of affordable housing.

Jasmine's dedication was unique in that her mother stood near the end of the ceremony (unprompted) and gave one of the most powerful testimonials to home ownership I've ever heard – at one point, she said 'months ago, I was planning my daughter's funeral. And today, just look how far we've come!'

Jasmine's was also unique in that it will be Mark Hite's last dedication, as he unexpectedly passed on January 1, 2024; a few days after the dedication, Mark commented on how great it was, using a phrase he often said: I love Habitat because we offer a hand UP, not a hand OUT!

Mark's words are absolutely true – families in our program are not given a home – they partner with us to become homeowners through education, sweat equity, and even a 0% interest mortgage covering part of the cost of the home construction. In 2023, we extended this hand up to 25 families through six new construction builds and 19 significant repairs focused on keeping homes warm, safe, and dry. Our new homeowners build wealth and end generational poverty through safe, stable housing. And our repair work keeps folks in their homes as they age – all while preserving existing wealth to be passed to the next generation. On top of these critical housing services, our Eviction Prevention Initiative social workers helped over 60 families stay housed this year.

Each of these numbers represents a story of struggle, of perseverance, of newfound stability and success. I am grateful that you've been there to offer a hand up to our past 300 homeowners and I am hopeful that you'll join us again by partnering to build homes for the 23 families in our ownership pipeline and by supporting our work in critical repair for the nearly 100 others on our waiting list.

After all, to quote Mark once again, "today is a good day to be KIND."



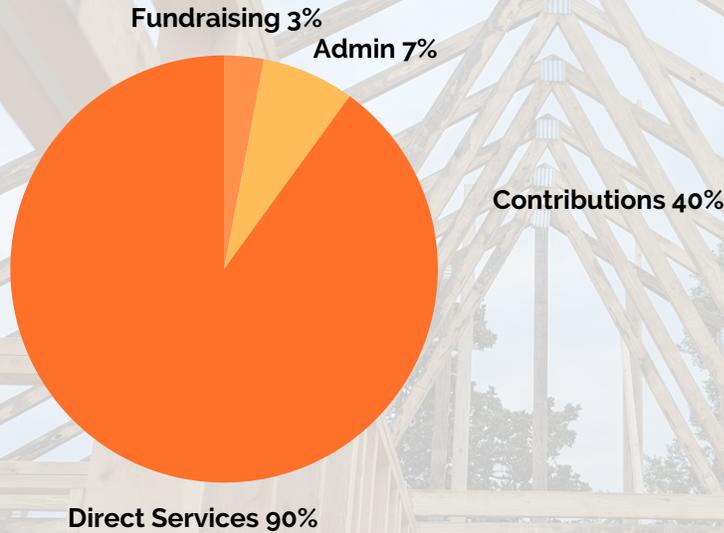
Our Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

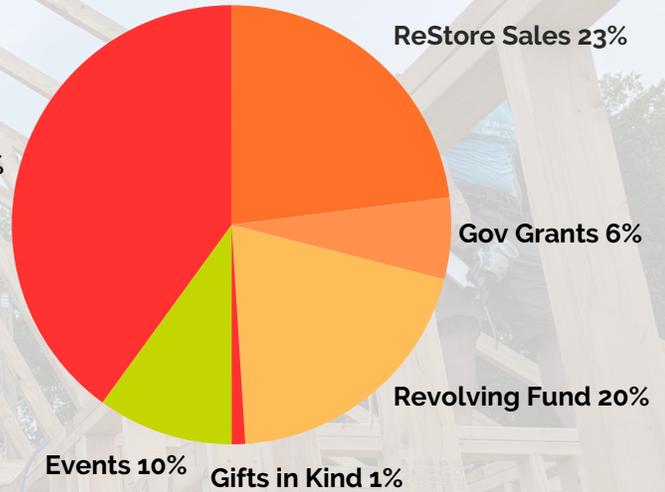
OUR CURRENT STATE

2023 FISCAL YEAR (JULY 2022-JUNE 2023)

EXPENSES



REVENUE



Fast Facts for 2023

2,948 Volunteer instances

11,502 Volunteer hours

19

Households who received critical home repair services to keep their home safe and dry

6

New families who now own a home through the Habitat program

64

Households avoided homelessness through our Eviction Prevention Initiative

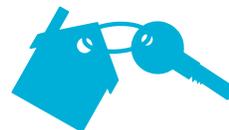
Ways you can get involved

Make a Gift.

Habitat Chattanooga's mission is funded through the generosity of the community.

Pay It Forward

Make a gift of appreciated stock, required minimum distribution from your IRA, or create a planned giving plan to leave a lasting impact on future homeowners. To learn more about this opportunity call Jens Christensen at 423-490-7317



Shop & Donate to the ReStores

Located in Ooltewah & Chattanooga. All proceeds go back into building and repairing places people call home in Chattanooga.

Volunteer.

On the construction site, at the ReStore, at our office or for a special event. Email volunteer@habichatt.org today!



Future Homeowner Highlight

Felecia, a Chattanooga native, is a strong woman of great faith who perseveres in pursuit of her dream: owning a home for herself and her family. God, faith, and family hold a special place in her heart, stemming from her upbringing after her father's passing when she was six. Despite her mother's hard work, Felecia's family never owned a home, making homeownership a deeply significant goal for her.

Introduced to Habitat through her niece, Felecia eagerly embraced the opportunity. Despite initially not being accepted into the homeownership program, Felecia remained resilient until she met all the qualifications for approval. Alongside building a home for her family, she is constructing a legacy—an invisible testament to faith, determination, and the pursuit of dreams.

Upon being accepted into the Habitat program, Felecia felt joy and relief, seeing it as a divine blessing after facing numerous closed doors. As she embarks on the journey of becoming a homeowner, She recognizes the importance of financial stability. Homeowner classes have equipped her with essential skills, from financial management to basic home maintenance, instilling confidence even as she faces the challenge of keeping everything together in her new home. With unwavering faith, Felecia remains determined to pray, trust in God, and diligently do the work to make her homeownership dream a reality.



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Stewart Smith

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Building strength, stability, & self-reliance through shelter.