



Dear Friends

The vital role of housing for our security and stability has been proven this year. The pandemic has shown definitively that a home is a place of safety, a place to work, a place for school, and a place where our whole lives can happen.

NOAHH has been challenged this year to continue to serve our community amid myriad constraints while planning for a very different post-COVID future. It became immediately clear to us that "business as usual" wouldn't be good enough. Many of our partner families are frontline essential workers or musicians whose work disappeared over night. With the tremendous economic impacts, particularly on these low-income families and the population we serve, as well as broader economic uncertainty facing everyone, we needed to reimagine every aspect of our work. After an initial shutdown, we resumed operations in a radically changed way.

We made the difficult decision to pause applications to our homeownership program in order to focus on the families we were already working with. NOAHH also offered mortgage deferrals to all homebuyers both in the spring and the fall to support our many partner families whose income was severely affected by the pandemic.

We also paused volunteers and sponsored builds. Not being able to welcome volunteers to our build sites was emotionally jarring. Building community and bringing disparate groups of people together is a major part of what drives our work. It was a visceral loss, as was not being able to share the joy of working side by side with the family who will buy the home. We miss the fellowship, but we continue to build homes.

We launched online sales sites for our ReStores and then reopened our stores to limited capacity with strict protocols in place. We introduced our first new floorplans in over a decade, and expanded our home repair department so we can serve more people. We live in a city of beautiful old homes in urgent need of repair, particularly among the elderly living on Social Security. These repairs help them age with dignity in a safer, more accessible space and improve their quality of life in the comfort of the familiar place they have always called home.

When Hurricanes Laura and Delta made landfall in Acadiana, New Orleans welcomed over 12,000 evacuees who are now facing difficult choices that are familiar to those of us who survived Katrina: stay in a new city to start over or return and rebuild. No matter what they choose, we will offer solidarity and resources. We have already sent volunteer teams to the hurricane-affected areas in western Louisiana to help with recovery work. Not long after Laura and Delta, Hurricane Zeta made a direct hit on New Orleans, and many new calls for repairs have come in.

With support from our board, we have also started planning new programs:

Our affiliate has built many doubles since we began our rental program, but in 2021, we will develop plans to sell doubles to partner families, inspired by the local tradition of families renting out half of their double to a relative. We will be providing those homebuyers with enhanced training to help them succeed and establish the foundation for generational prosperity-building.



We are also planning future projects in Jefferson Parish using innovative new ways to build. We are eager to return to the West Bank and other parts of the parish, to work with their home repair and homebuyer assistance programs, and to forge new partnerships.

Finally, as an organization, Habitat has work to do internally in terms of uncovering biases, diversifying our employee base, and creating additional opportunities. So far, NOAHH has found new sources for recruitment, improved internal policies on hiring, and engaged consultants on an ongoing plan to ensure equity and inclusion in our work. We recognize these are important milestones, but they do not address the scope of the situation that everyone in this country is facing. We are determined to do our part.

The perseverance of our partner families inspires all of us. Their dedication to the dream of homeownership, resourcefulness, and hard work continues to humble me. People continue to plan for a better future, and we share this confidence while recognizing the challenges ahead. We will be there to support them.

Sincerely,

Marguerite Oestreicher

Executive Director

New Orleans Area Habitat for Humanity

SHARING CULTURE



For **Henry Langlois**, what is most important is passing on the craft, culture, and traditions of his family. Stemming from a long line of Mardi Gras Indians, Henry and his family have helped create and share the history of Black New Orleans.

"My daddy was an Indian back in the early 50s, and then I took over," he said, "We have a group now that we call Downtown Thunders."

The history of Mardi Gras Indians is rooted in the shared heritage of Black New Orleanians and the indigenous people who lived in the area (called Bulbancha, meaning "place of many tongues"). Those who escaped enslavement in the city would often find refuge among the local tribes, and the culture that arose from that has continued. The iconic traditions that come from it have been endangered over generations. Henry is determined to see they live on.

Originally from the Lower 9th Ward, Henry moved around a lot growing up, while most of his family remained in their original neighborhood. In 2005, his family lost everything in Hurricane Katrina. For a long time, Henry was unable to



return to the Lower 9th Ward, until he found out about New Orleans Habitat. In spite of the pandemic, by June 2020, he was finally able to move back to the neighborhood. He already has a list of extra household projects he wants to complete. "I'm painting [the house], and I put up gutters so I can control the water coming off that roof. It's one endless project."

The house has given him space to work on what's important to him. He will soon be marrying his long-time fiance and opening a space to educate young people on their own culture.

"It's very roomy," said Henry. "I'm just loving it. It's also a lovely thing to be back home in the neighborhood. That opened up my mind for other things in the future. What I really would like to do is teach a lot of people how to do this craft. I want to take the gift and show people."



Henry Langlois in his 2019 Mardi Gras Indian suit before his house was built. He is now ready to spend the holidays in his new home.

YOUR IMPACT

TOTAL NEW HOMES



AFFORDABLE RENTAL DOUBLES



TOTAL HOMES
REPAIRED



A BRUSH WITH KINDNESS



SPECIAL NEEDS
ASSISTANCE
PROGRAM



COMMUNITY
DEVELOPMENT
BLOCK GRANT
PROJECTS





WHOM DO WE SERVE?

Home repair and preservation work makes healthier homes. Our program serves mostly elderly and/ or disabled homeowners who have been in their homes for decades, but need assistance with repairs that impact their quality of life. The following statistics reflect some of the ways unsafe conditions can affect the people who live in a home:

10% of children tested had an elevated blood lead level in Orleans Parish; 52% of housing in Louisiana was built before 1978 and is likely to have lead-based paint. NOAHH partners with the city on the Healthy Homes Initiative to do lead-abatement work.

40% of asthma or other respiratory conditions are triggered by conditions in the home such as dust mites, mold and other particulates, as well as poor ventilation and dampness. This is not just a matter of keeping the home clean, but preventing leaks, repainting, and having an adequate HVAC system.

23% of Louisiana children live in areas with "poorly kept or rundown housing" compared to 16.2% nationwide. It's not just about an individual home, but whole neighborhoods. Blighted or poorly kept properties can attract rats and other pests and pose fire risks for their neighbors.

Stats from National Center for Healthy Housing, UNO, Louisiana Housing Alliance, Altarum Healthcare Value Hub, and National Survey of Children's Health

FAITH, HOUSING, AND HEALTH

New Orleans resident **Dr. Becky Meriwether's** interests lie at the intersection of faith, structural racism, and public health. Raised in the home of a Baptist preacher, she learned that "there is that of God in each person". She also learned important lessons about stable housing as a child, when her family was forced to move from rental home to rental home. "I know what that feels like," she said of living in unstable conditions.

Her experiences and her faith brought her to confront issues of social justice and to Habitat. As a member of St. Charles Avenue Baptist Church, she got to know Habitat many years ago when the affiliate operated out of offices in the church. She has maintained her relationship since then as a volunteer at annual Unity Build, which brings together congregations from around the city to build a home for and with a Habitat partner family.

Dr. Meriwether is also a retired family physician and epidemiologist. Her professional background gave her insight on both the pandemic and its practical impacts. She shared her expertise with Habitat, helping the affiliate develop new protocols and habits on the build site.

"I chose family medicine because I wanted to work for the common good," she said. "I began to see things from a community – not just an individual – perspective."

She also shared her perspective on how housing can impact health outcomes. "One of the advantages of having stable, quality housing in this epidemic," she said, "is that it's a worry off of people's minds."

Owning a home brings stability. During a pandemic, inadequate housing can mean inconsistent access to clean water, overcrowding, bad air filtration, and many other factors that affect the health of families.

Overcrowding is one of the problems Habitat sees most frequently. It puts families at elevated risk of COVID exposure and can also create financial instability.

"Housing is clearly playing an important role in this epidemic," she said. "People who are housing insecure because they've lost their jobs are at greater risk, and the loss of quality housing is going to be one of the big downstream effects of the epidemic."

Dr. Meriwether points out that the pandemic has put people of color – particularly Black and LatinX communities – at risk due to their disproportionate representation in jobs that cannot be done remotely. These essential workers are more likely to use public transportation and live in crowded housing, often in multigenerational homes with family members who are older and at a higher risk.

"The most important asset that most people have is their home," she said. "For people of color and Black Americans, the opportunity to own their own home has been hard to come by. As a result of that and other factors, people of color have much lower levels of wealth to fall back on than white Americans do on average. The chances that they'll be able to sustain themselves through a job loss or other emergency situation is significantly less for people who don't own their own homes and have very little in savings."

Dr. Meriwether remains committed to social justice work and to Habitat. She looks forward to being back on a Habitat build site at the next Unity Build and other volunteer opportunities when it becomes safe enough to return.





HEALTHY HOMES, HEALTHY COMMUNITIES

Miss **Celestine Thompson** sent a note reading, "I am very pleased with all the work done on the inside and outside of my home. My thanks to all who worked so hard and so safely." Her home had just been repaired by NOAHH's home repair team with the help of a Community Development Block Grant (CDBG).

CDBG, one of the longest-running programs of the U.S. Department of Housing and Urban Development, funds local community programs that address issues of affordable housing, antipoverty work, and infrastructure. Each city works with the program to set their objectives

and build partnerships locally in order to benefit low- and moderate-income families and individuals, prevent blight, and support other activities that address health or safety needs.

New Orleans Habitat also works with the city's Office of Community Development Construction Group, the Louisiana Healthy Homes and Child Lead Poisoning Prevention Program, and local contractors. Because of the older housing stock in the city, many homes still have issues with lead paint, and the Healthy Homes Initiative helps address everything from lead hazard abatement to slip-and-fall

prevention through fixing or updating stairs, doors, and bathrooms.

Through programs like CDBG and Healthy Homes Initiative, NOAHH helps homeowners remain in homes they have lived in for decades. Homeowners like Celestine won't be forced out of their homes due to unsafe conditions, inaccessibility, or lack of maintenance, which stabilizes neighborhoods and preserves their culture and community.

"I love my home," Celestine said. "I can't imagine living anywhere else."



Homeowner Celestine Thomspon sits with Robert Greenlee of the City Office of Community Development, Al Jackson of Veterans Construction, and Kirtland Rush of the City Office of Community Development.



Celestine and her daughter Catherine Johnson with a Lowe's representative and Habitat employees Emily Rhodes and Russell Preston.

RESTORATION: MR. EZRA'S PASSION

Mr. Ezra always wanted to use his skills to benefit others. Part of the mission of the ReStores is to provide affordable home goods to the local community at discounted prices. With an extensive background in home renovations and refinish work, Ezra takes that a step further. After Hurricane Katrina, he began to help community members with their homes, using products he bought at the ReStore.

Ezra first became involved with the ReStores as a donor. "I gave a lot of stuff to Habitat," he said. "I ran a housing agency. We had materials, and if I didn't have anywhere to store the stuff, I would give it to Habitat. That's what made me

go in and shop." He quickly became a regular shopper in the ReStore, supporting the mission of affordable housing both by providing materials for the stores and buying them there.

Ezra also likes antiquing and refinishing old furniture, so he put his own twist on all his ReStore finds. He would then deliver them to families still impacted by Hurricane Katrina.

"I've refurnished at least 50 or 60 houses in the Ninth Ward with stuff out of [the ReStores]," he said. "I had apartment buildings where I'd buy all the stuff from Habitat. I'd find out what they needed, buy it, refurbish it and let them have it. I would do that for anybody."



"My sisters always stop at my house for pieces I'm restoring before they go shopping elsewhere."

– Mr. Ezra –



NOAHH'S COVID RESPONSE

EMPOWERING RESILIENCE

Home is more important than ever during a crisis. As in hard times before, New Orleans Habitat committed to lending a hand up to Habitat homeowners impacted by the COVID-19 pandemic. In order to alleviate the financial stress during those uncertain early days of the pandemic, NOAHH offered a mortgage deferral to all homebuyers and all escrow payments for current families going through the program were paused. With many families out of work and children home from school, other more immediate needs took precedence, and New Orleans

Habitat knew that even a little relief would be welcome. Habitat staff reached out to all 437 homebuyers with active mortgages, and as the crisis stretched further than anyone anticipated, Habitat committed to working with any homebuyer affected by it.

What Habitat partner families show every day is their strength and determination. Every individual and family who completes the First-Time Homebuyer's Program has overcome innumerable obstacles. Whether they survived Hurricane Katrina and the levee

failures of 2005 or simply the daily struggles of being single parents in inadequate housing, Habitat homebuyers prove their strength and determination every day. During a stressful time for our country and community, NOAHH emphasized the importance of support and stability. As the affiliate tackles COVID-19 in the most preventative and helpful ways possible, NOAHH will continue to be a source of support and structure for Habitat homeowners, just as they have been in their communities for years.

LIFTING SPIRITS

Early in the pandemic, hand sanitizer was in short supply. As large brands sold and donated most of their product to hospitals, families struggled with securing their own supplies. Recognizing this need, distilleries across New Orleans began to pivot from making spirits to lifting them, using their equipment to create home-made hand sanitizer.

NOAHH recognizes the importance of a safe home. Knowing that many Habitat homebuyers are essential workers, Habitat reached out to Celebration Distillation, Happy Raptor Distilling, and Seven Three Distilling. They were more than willing to support the community. Between these three companies, over \$3,500 of hand sanitizer was distributed to Habitat partner families. "We're named for the 73 neighborhoods of New Orleans," said Tristan Johnson, General Manager at Seven Three Distilling. "With that comes a responsibility to give back all we can to our community."

The Renaudin Foundation donated over 6,000 masks. They have also been involved in supporting the mental health needs of the

Ashley Ridgley and John Renaudin at the Kenner ReStore.

local community through free online panels and other resources.

New Orleans Habitat also received an unexpected gift of masks from long-time volunteers. A resident of Brooksfield, WI, Mary Felkner, along with her husband, have volunteered with NOAHH ever since Hurricane Katrina. Since they could not come down to volunteer, Mary pledged to sew and ship homemade masks for Habitat families.

"We fell in love with New Orleans from our very first visit," said Mary. "After Katrina, we made it our mission to return every year and help rebuild. We even adopted our own New Orleans-inspired tradition-making red beans and rice for our annual Thanksgiving Dinner. I was happy that we could contribute in our own way by constructing masks for Habitat families. We can't wait until things are safe again because we will be back!"



CONTINUING THE WORK

The pandemic has proved the importance of community. As millions of people quarantined during the initial lockdown, video chat and virtual meetings flourished. As so many found themselves without jobs, neighbors stepped up to safely deliver food and supplies—it seemed like "contactless deliveries" were invented overnight. When it was unsafe to be physically close, people found ways to remain close as a community.

NOAHH has always built communities. The Habitat model relies on connecting people of diverse backgrounds, on building social capital and showing the human side of the need for affordable housing. The pandemic forced the affiliate to redesign almost everything in order to keep the mission alive at such a crucial time.

The New Orleans Habitat Board of Directors and leadership team enacted an Emergency Response Plan on March 13, 2020. The affiliate shutdown operations; everyone who could work from home did so with the intention of finding ways to continue to serve the partner families already in the program. By late May, the offices had been refitted to follow city, state, and federal directives. The ReStores had moved online, and soon reopened to limited capacity. And the construction team had begun training on how to build with new safety protocols.

Though it was one of the most difficult decisions NOAHH had to make, Women Build 2020 was first postponed, then cancelled as the pandemic continued. Though it will look very different, the women of Habitat are determined to make Women Build 2021 a reality. Engagement with the faith community and corporate groups will also return soon, with smaller groups on site.

Partner families range the entire spectrum of the flavor of New Orleans—servers, musicians, bartenders—those that breathe life into the New Orleans and make the city what it is. Many have seen their hours slashed, if not eliminated. Others are working double-time to keep our community safe. The effects of this crisis will have ripple effects for years to come. Inspired by their hard work, New Orleans Habitat has found ways to keep building. This year saw eight partner families achieve their goal of homeownership in spite of everything 2020 has brought, and we expect to build over 20 homes in 2021.

The need for safe, healthy, stable housing is glaringly evident in this time of uncertainty. The board, staff, volunteers, and partner families served by NOAHH remain committed to building communities. Your support makes that possible.



COVID-SAFE WORKSPACES

Like everyone else, NOAHH moved to virtual meetings whenever possible, including intakes for the First-Time Homebuyer's Program.

Our Construction team limits the number who work indoors, and everyone wears masks at all times. Social distancing is practiced as much as possible.

The offices have new Plexiglas barriers around cubicles.

New air filters, hand sanitizing stations, and regular cleanings have been implemented, and staff wear masks in shared spaces.

NOAHH increased the airflow of the air conditioning system and added ultraviolet lights on the coils.

Along with offering contactless donation pickups and online stores, the ReStores added Plexiglas barriers, hand sanitizing stations, and capacity controls.

Volunteer groups were cancelled until January 2021, at which time the affiliate will reassess. Core volunteers have been welcomed back on site in very small groups, and ReStore volunteers returned in November.



HURRICANE-RESISTANT HOMES

To so many, the idea of "home" is synonymous with "safety." Building homes in the New Orleans area means doing our best to ensure Habitat houses can withstand what hurricane season throws at us. These are some of the features used:



- - 9

- **1.** Windows that are designed to withstand up to 120 MPH winds.
- 2. Homes are raised on cinder block piers to reduce wind and flood damage.
- **3.** A chain wall is built on the front of the homes to keep things from being blown underneath.
- **4.** Hardie Simplex siding is a fiber cement board that is impact resistant and much more durable in hurricanes than wood, vinyl, or aluminum siding.
- **5.** Quick-fastening storm boards and hardware for the windows are provided for the homeowner.
- **6.** Nailing and fastener patterns hold to highest Florida building codes.
- Housewrap and extensive tape beneath the siding serves as a vapor and water barrier.
- **8.** OSB sheathing connects the walls of the house to prevent uplift and pressure from the sides.
- 9. 200+ hurricane straps interlock the home, foundation to roof, and reinforce the frame of the house.
- **10.** Shear walls are built in the interior of the home to strengthen long runs of the house.

GULF COAST IMPACT

As we near the end of a record-breaking hurricane season like no other, NOAHH is preparing to support those impacted locally and in Acadiana. A partnership has been formed with sister affiliates in Lafayette, Baton Rouge, and St. Tammany to render aid to the thousands of people with unmet needs. NOAHH and affiliates in Lafayette, Lake Charles, Baton Rouge, and Slidell also received funding from State Farm Insurance to provide disaster preparedness education to area students. Our thanks to State Farm for their much-needed support! Hurricane recovery from devastation of this magnitude takes many years and the help of many others. New Orleans Habitat will be deploying volunteer teams as part of our response. Approximately 75 Habitat homeowners had impacts from Hurricane Zeta. NOAHH is assisting them to meet the named storm deductible.





HURRICANE LAURA:

• 150 mph winds, 77 people killed, 9.19 foot storm surge, \$10 billion in damages, 200,000 without clean water, 1 million people without power.

HURRICANE DELTA:

• 145 mph winds, 6 people killed, 8 foot storm surge, \$2 billion in damages, 740,000 without power, struck 12 miles west of where Laura made landfall.

HURRICANE ZETA:

• 110 mph winds, 8 people killed, 8 foot storm surge, \$3.2 billion in damages, some without power for 10 days, direct hit on New Orleans.

THE RENT EATS FIRST

"ALICE" stands for Asset Limited, Income Constrained, Employed, or what used to be known as "the working poor."

33% of New Orleans households are ALICE households

24% of New Orleans households are under the federal poverty line

A family of four needs to earn **\$78,780** to meet all basic needs

A worker must make **\$20.73** an hour to afford a 2-bedroom rental in New Orleans

A minimum wage worker making \$7.25/hour must work **96 hours** a week to afford a 2-bedroom place

Most minimum wage workers must work **2 jobs** to afford a 2-bedroom rental

An average 2-bedroom rental is **\$1,073** per month

There are **180,838** rental households in New Orleans

62% of renters are costburdened (more than 30% of income) and 34% of renters pay more than half their income on rent

Source: National Low Income Housing Coalition "Out of Reach" Report

DESIGN WITH DIGNITY

New Orleans Habitat is thrilled to present our first new house plans in more than a decade. These plans are designed in a more responsive way, taking feedback and inspiration from Habitat homeowners, broader design trends, and the ways COVID has affected how we live.

We have added a back porch and more depth to front porches so it is easier to physically distance while also remaining in community. We have also added a second bathroom to our standard 3-bedroom build, and we are beginning to offer an even more affordable 2-bedroom option for individuals just starting out.



A rendering of the new 3-bedroom, 2-bath design.



Michael Bell (right), President of Bell Architecture; JC Carroll (Center), Senior Associate; and Joshua Torregano, President of Wingate Engineers, look over house plans in the Bell Architecture offices.

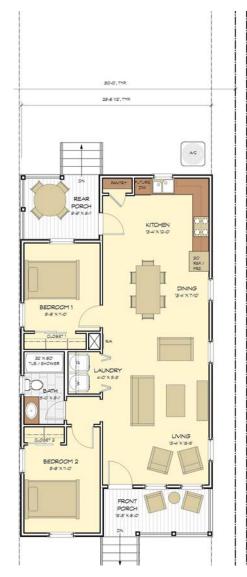
"Bell Architecture is proud to have

partnered with New Orleans Area
Habitat for Humanity for over twenty
years and on over five hundred homes,"
said Michael Bell of Bell Architecture.
"We are particularly excited about the
current opportunity to develop home
designs and to optimize those designs
for the current environment."

"We're thankful for this partnership with Bell Architecture," said

Marguerite Oestreicher. "The gift of their time, solid advice, and talent over the years has been invaluable.

The homes they have designed understand the needs of Habitat homebuyers."



2 BEDROOM, 1 BATH



3 BEDROOM, 2 BATH

ReStore Restore

ANOTHER WAY TO SHOP RESTORE

Creating a safe environment for staff, customers, and partner families became the ReStore's top priority as soon as the pandemic started. Weeks of hard work went into creating a routine of sanitization that went beyond standard cleaning practices, building special screens and barriers, setting up hand sanitizer stations, and developing practices for no-contact drop offs and deliveries.

"I made everybody set timers on their phones to where they had to wash their hands every hour," said Nikita Newell, lead salesperson with the New Orleans ReStore.

But the biggest change was the creation of an online version of the two stores. The stores had gotten a major donation from the True Value convention just weeks before the pandemic hit, and the entire stock had to be reorganized and merchandized for the online store.

"Nobody [on the team] had done an online store before," said Nikita. "We had to figure it all out. It was good, because it made us come together."



Ashley Ridgley just received her forklift operating license!

According to Ashley Ridgley, lead salesperson at the Kenner store, "It was a lot of cleaning, a

lot of prepping, a lot of organization. We had to go over that before even getting down to the nitty gritty."

The "nitty gritty" meant selecting the items to be featured on the online stores. The first focus was cleaning supplies from the True Value donation. Since then, the focus has shifted back to the building materials, furniture, and appliances the ReStores are known for.

"It gives people a second option to shop," Ashley said. "A lot of people are still uncertain about coming to public places, so at least they can still spend money from home in bed in their jam-jams."

Often, customers will shop online, then come to the store to see more.



Nikita Newell at the New Orleans ReStore

"It gives a lot of our customers insight on what it is we do and what we have in our store," said Nikita. "They didn't know that all our proceeds go towards building houses. Or they didn't know we sold household goods and paintings and interior décor."

"It's fun," she continued. "Because I've seen the faces of customers when they're purchasing something when they feel they got a good deal on it. They feel so good about it. I love to see a smile on their face."

The ReStore has started selling Green Sheen Recycled paint in 18 fabulous colors!

SHOP RESTORE ONLINE

We need your support!

If you are redecorating or renovating, donate your gently used furniture, appliances, or building materials to the ReStores—with no-contact pickup.

Every donation supports hardworking local families in their journey to homeownership.

www.shopnolarestore.com www.shopkennerrestore.com www.restorepickup.org 504-943-2240

Locations:

2900 Elysian Fields - New Orleans
2425 Williams Blvd. - Kenner

To donate from your business or organization, call Richelle at 504-407-1721



AmeriCorps Lindsey Lohr updates the online stores!

WHY WE

75% of neighborhoods that were redlined historically are still low- to moderate-income areas, disproportionately including people of color

Only **16%** of same-sex couples are homeowners (compared to 65.1% overall)

55% of all housing discrimination complaints are from disabled individuals or families

57% of people aged 55-64 are employed, versus **79.6%** for 25-54 years old

7.4% of LatinX households in Louisiana live in overcrowded conditions as opposed to 1.6% of white households

Formerly incarcerated individuals are **40%** less likely to be rearrested if they receive supportive housing services upon release

Women in Louisiana get **69 cents** for every dollar a man makes, the largest wage gap in the country

Black women and LatinX
women face an even greater
gap: **47.5 cents** and **52 cents** for every dollar a white
man makes respectively

Stats from National Community Reinvestment Coalition, National Association of Gay and Lesbian Real Estate Professionals, National Fair Housing Alliance, Ageing Equality, Louisiana Department of Administration, Housing Matters, and National Partnership for Women and Families

DIVERSITY, EQUITY, AND INCLUSION AT NEW ORLEANS HABITAT

Everyone deserves a home. This idea is the heart of everything New Orleans Habitat does. Whether it is building new homes or home repair with partner families or selling affordable building materials through the ReStores, what Habitat does centers on making housing available to everyone. The path to homeownership is not easy, and unfortunately, the path is made even more difficult because of discrimination both past and present in the real estate, construction, and mortgage industries.

The legacy of discrimination in housing cannot be ignored. For many years, laws restricted where Black people, immigrants, and others could live through laws and policies known as redlining. Because of this, many people of color still live in low- to moderate-income (LMI) parts of the city. Gender discrimination and harassment have made it difficult for women to find the housing they need, and a consequence of marriage inequality in the past was that same-sex couples were limited in how they could apply for home loans. And even today, disabled people are often denied access to housing both literally and figuratively.

Discrimination in housing means denial of access to generational wealth, home equity, and self-reliance. Generational wealth in the form of a home can often help families end the cycle of poverty by providing stability to the next generation that allows for better grades, better schools, better access to nutritious food, and more. Housing is fundamental, and discrimination has denied that fundamental resource to Black, brown, and indigenous people, to immigrants, to the formerly incarcerated, to women, to LGBTQ people, and to the disabled.

Habitat is proud to be an Equal Opportunity Housing Lender. The First-Time Homebuyers Program contradicts the effects of redlining and other discriminatory practices, but more can be done. This summer, NOAHH started an ongoing process of evaluating current policies and practices in order to make them more equitable, to encourage diversity and inclusion, and to make the affiliate better at fighting the injustices that make affordable housing so urgent.

Though this process is still in the beginning stages, already the affiliate has found new ways to recruit staff, including our Harbor Freight interns and other local programs; removed unnecessary requirements for hiring that limited access to jobs; begun intentionally seeking out more diversity among the staff and board and will be engaging a consultant to help identify better ways to be more inclusive and equitable. NOAHH will embark on an internal review as a first step on our journey to improve. NOAHH's guidelines, policies, and communications will be reviewed with an eye toward inclusiveness, and Habitat's commitment to housing will continue with ongoing evaluations and improvements.



Harbor Freight interns working on site.



BUILDING FUTURE BUILDERS

The Habitat model is about teaching. There are hammers and nails, affordable homes and ReStores, but what Habitat does every day is really about sharing knowledge: how to build, how to save money, how to make a difference. When volunteers and partner families come to NOAHH's build sites, many of them have never even swung a hammer before. The construction team members are not just carpenters. They're also teachers, so it's a natural fit to pair them up with local students.

In 2020, Habitat began a partnership with the New Orleans Charter Science and Mathematics High School (known as "Sci High"), recruiting several local students as construction interns. The program is a partnership with Harbor Freight Tools, who sponsor the students and young adults for summer internships.

"We need to connect the kids with hands-on experience," said Rachel Little, the Career and Technical Education Coordinator at Sci High. "They get to see other people in regular jobs and get more experience with others. And it gets other kids interested in the field. It helps them know what it's really like."

They learned everything from framing skills to reading blueprints, working through some of the hottest days of the year alongside the repair team, site supervisors, and the training coordinator for a six-week period. All four interns completed the program, gaining valuable experience and new skills to take with

them. This successful trial is the auspicious beginning of what will be a long and meaningful partnership with Harbor Freight and Sci High. NOAHH looks forward to welcoming the class of 2021 Harbor Freight interns.



Construction Training Coordinator Scott Pointer teaches his crew how to put up siding.

GBM BUILDERS: INVESTING IN COMMUNITY

Eddie Barbosa is a fixture at New Orleans Habitat. A genial man who loves to laugh and work hard, he can regularly be found in the office or out on a build site with his crew. Over his years of being a subcontractor with NOAHH, he has become part of the Habitat family. Specializing in turnkey, residential work, his company GBM Builders is a perfect fit for the "from the ground up" Habitat homes.

Originally from Bahia, Brazil, Eddie found more familiarity in New Orleans than he expected such a long way from home. "I came here in March 2006, and I never left," he said. "I got so comfortable—the weather, the food, the culture, the way people seem so friendly." He decided not to return to Boston, where his time in the United States began. "I'm not going back to cold weather like that."

Beyond the cultural familiarity Eddie found in New Orleans, he found a passion for building up his community. GBM Builders began working with Habitat in 2015. "After a year of working with Habitat and seeing what you're doing, I adapted to the philosophy: help the

community, do better for the community, bring the community together," he said.

Even when he isn't building Habitat homes, Habitat's mission is part of his work: He shops the ReStore for building materials. Though he appreciates the discounted prices at the ReStores, for Eddie, Habitat's mission makes the store stand apart.

"I come to the ReStore
to buy stuff for my
other jobs to try to give
something back," he said.
"I could buy this probably
anywhere else, but I know
this money will go back to
the community."





Eddie Barbosa at the Habitat offices.



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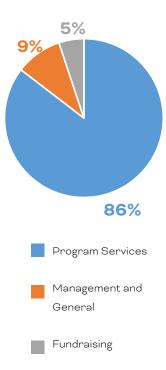
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FINANCIALS

	Program Services	Management and General	Fundraising	Total
Salaries	1,346,713	500,831	213,422	2,060,966
Payroll Taxes	107,808	41,431	17,137	166,376
Benefits	182,456	43,973	33,052	259,481
Personnel Development/Other	35,885	24,967	14,239	75,091
Vista/AmeriCorps	43,412	-	-	43,412
Temp Staffing/Contract Labor	73,316	7,266	825	81,407
Total Personnel Costs	1,789,590	618,468	278,675	2,686,733
Cost of Homes Sold	2,190,837	-	-	2,190,837
Cost of Merchandise Sold	1,278,103	-	-	1,278,103
Professional Services	146,076	116,629	53,284	315,989
Insurance	347,862	3,946	3,726	355,534
Occupancy Costs	239,443	3,492	2,229	245,164
Transportation	98,889	92	1,138	100,119
Supplies	44,846	1,695	5,236	51,777
Equipment	78,719	4,965	452	84,136
Home & Repair Costs	345,041	-	-	345,041
Special Events	17,809	-	9,679	27,488
Marketing	18,091	445	37,000	55,536
Program Expenses	25,741	51,330	36,806	113,877
Other Expenses	319,790	174	2,731	322,695
Depreciation	384,075	-	-	384,075
Total	7,324,912	801,236	430,956	8,557,104
	85.60%	9.36%	5.04%%	

2020 Fiscal Year Functional Expenses



OUR NEW CHIEF ADVANCEMENT OFFICER JAY HUFFSTATLER



NOAHH is excited to welcome **Jay Huffstatler** as our new Chief Advancement Officer (CAO).

Jay's first experience with Habitat for Humanity was a remarkable one: volunteering with the Jimmy and Rosalynn Carter Work Project on the Gulf Coast in 2008. He had a chance to meet with President Carter and hear him speak about what inspired him to be part of Habitat.

Before joining New Orleans Habitat, Jay worked across the Gulf Coast with the American Red Cross,

Tulane Law School, and other organizations serving the community.

"Habitat has a history of making a positive difference in communities. I'm excited to have the opportunity to be part of that change," he said. "Working here, you get to see what goes into making homeownership possible. It's rewarding to see the hard work of our partner families and the sweat equity they put into their homes. Building homes alongside them, as well as donors and volunteers, is a unique experience you don't see anywhere else."



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New Orleans Area Habitat for Humanity®

MAKING MEMORIES TOGETHER

Scrambling up and down the stairs, playing in the yard, and running through their brand new home, the children of the Orochena family could not contain their joy. After months of hard work, Hilda's home was complete, and her family gathered in masks and at a safe distance to celebrate. In spite of the pandemic, Hilda had completed everything required for the First-Time Homebuyer program and was ready to move into her home in the Upper Ninth Ward.

A bright spot in the early months of the pandemic, her home dedication was the first that NOAHH performed digitally, inviting supporters from around the world to share with us via social media as a handful of staff and family joined Hilda at her new home. Her bright



pink ("a shade called graceful ballerina") house echoed with laughter. The three-bedroom home would provide her two children with the space to grow that she struggled to find as a child

"This is our home. It's a place where we can make memories together," she said. "And Habitat was with me the whole way."





A message written on a stud in a Habitat home by homebuyer Nicole Pujol.

