



Habitat for Humanity[®]
in Whatcom County

22/23 Annual Report



Building Resilient Communities



The thirty home Mateo Meadows project in Everson represents so much of how much Habitat for Humanity in Whatcom County matured in fiscal year 2022/2023. Homes in the pipeline increased from 11 to 44. More importantly, many more of our neighbors who currently live in substandard conditions now have a pathway to escape the bonds of intergenerational poverty through homeownership. This number has increased from the low thirties to over one hundred. Habitat's impact is growing exponentially.

A \$450,000 grant from Whatcom County, below market construction financing from Habitat International and significant commitments from foundations and in-kind donors means that homes will be under construction in the fall of 2023.

The first eight homes will be completed in 2024 and the entire community completed in early 2027, representing a thirteen-million-dollar investment in the City of Everson and Whatcom County's permanently affordable homeownership housing stock.

The Construction and Strategic Planning Committees have been asking and answer-

ing questions around permanent affordability, where homes stay affordable upon resale, access to low-cost capital for the Missing Middle as a way to create mixed income communities, carbon footprint as a way to care for our environment, super energy efficient homes that provide passive income in the form of low energy bills, and new ways to reach out to assure greater diversity amongst Whatcom County's most economically vulnerable and culturally disadvantaged.

An integral part of this past year's growth has been how Habitat approaches building community. I hope you will continue to read all the articles in this Annual Report along with past and upcoming newsletters for greater detail as each element has a significant impact on long-term affordability, resiliency and sustainability.

Thank you for your investment in Habitat this past year. We couldn't have accomplished so much without you.

In partnership,

John Moon | Executive Director

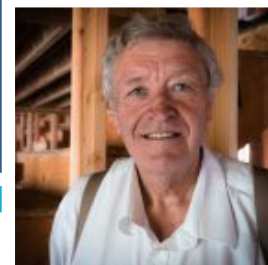


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Thank you for being part of another year of building homes, community & hope.

This year we finished another 4 homes at our Telegraph Townhome Community (12 total so far). We're now in the design and permitting phase for the next 12 homes. Thank you to our partners at Kulshan Community Land Trust and the Whatcom Community Foundation for helping us make this community possible. On a blustery January evening, we crowded into the living room to dedicate and witness the blessing of the Stable Lane home for Rudy, Guadalupe and three children. We're incredibly grateful to the family for letting us be part of that wonderful event, as well as their journey to homeownership.

Volunteer Spotlight, Randy



Randy Scobee is with us at the construction site nearly every Wednesday and Friday, and is regarded by many as a sort of court jester on site. As a result, he couldn't help but crack a few jokes during this interview. His jokes and lighthearted attitude, however, don't detract from his craftsmanship. His work may be one of the only things on site he takes all that seriously!

Randy started volunteering with us way back in 2002 and has accumulated over 2300 volunteer hours since then. He was seeking a place to volunteer and give back to his community and found Habitat for Humanity. He was moving a state over soon and recalls, "I thought when I went to Idaho I would have some time to do that, so I thought I'd get a head start here, and I did."

Although our volunteers generally participate in every phase of construction, many have a favorite job. Some were carpenters before retiring, others know a lot about plumbing, but Randy isn't one of these volunteers. In his own words "I love everything. There isn't anything I don't like...actually I don't like hanging sheetrock." He laughs, "That's not fun. But that's about the only one."

For Randy, the main attraction to volunteering is the camaraderie that he feels with his fellow volunteers. When asked about his favorite moments from all those years of volunteering, he thinks of his fellow volunteers rather than himself, saying, "The stories people have, you know, about themselves and about their families. [The stories from] the future homeowners, it's fun to

hear about that, and it's fun to see them."

Our affiliate has grown and developed significantly over the course of his volunteering career, and he's excited about our plans for the future. When asked what excites him about the work our affiliate is doing he exclaims, in typical fashion, "Oh, I love doing the same job three times!" He laughs, "Maybe you should cut that," and adds, "I think we can learn a lot from what we've done in the past. I think we can improve on the quality of not only workmanship but our not having to do the same job two or three times." He's witnessed these improvements in craftsmanship and productivity, and the evidence is clear in the number of homes that our affiliate is beginning to build each year.

Years ago, when Randy started volunteering with Habitat for Humanity, the aspect of our mission that resonated most with him was the relationships that volunteers are able to develop with homeowners as a result of the Sweat Equity hours they fulfill. He recalls, "I did a couple of Mission trips down south of Tijuana – great time; great time. They do it once a year, they do it for one week, and they're done." Even on short projects like these, Randy was able to develop relationships with the future homeowners.

What has kept him coming back every week up until today remains the same. For him, the most rewarding part of "Habitat – especially when you're retired – is that you're more involved with the people – both the people you work with [on site] and the future homeowners."

Habitat Intern, Bella



Working with interns is such a fun and rewarding experience for us. It’s an opportunity to get fresh ideas, engage our student community and provide a glimpse into our day to day operations — and being a non-profit that is simultaneously a charity, a store, and a construction company, opportunities abound.

Originally from Snohomish, Bella moved here to pursue a degree in Recreation Leadership Management at WWU. We’re grateful she decided to spend 10 weeks working with us as a Social Media and Events Intern, and that her program offered her the ability to earn college credits while working with Habitat.

Bella participated in many events – from the Raise the Roof Auction, and the Lynden Fair, to Ragnar and Tour de Whatcom – and helped spread the word about each of them. “Somehow I was able to learn a lot,” she said, “without getting overwhelmed and losing a sense of my overall goals. I’m also fortunate that I had multiple people willing to mentor and teach me.”

Having known little about Habitat for Humanity in the beginning, Bella quickly caught onto what we’re all about: “I think the Habitat program is a perfect representation of how to help give people a hand up,” she said, “Helping families become more financially stable in the long term by providing housing is so impactful. In general, the hope, and the way people help each other is such an amazing thing to be around.”





Habitat Homebuyer, Jose

We were excited to welcome Jose, Marta, and their three children to the Habitat program this year. They are one of the first families to join our program who are destined to move into our Mateo Meadows Community in downtown Everson.

The family is excited to join our program as well, for homeownership, and all of the things that stable housing will offer – permanency, comfortability, and security.

Jose is quickly fulfilling his Sweat Equity hours, primarily at the build site. His experience in construction makes it a comfortable place to be, though he's excited to be learning a different set of skills, and is happy to fill in at the Habitat Store from time to time. Stephanie, his daughter, who is 18, is a weekend regular at our store, helping to organize and price items in receiving.

The family moved to Whatcom from Guatemala over a decade ago after being granted asylum, and settled down in the city of Everson. When asked about what he likes about Whatcom County, Jose told us, "The trees, the rain, the people are nice – everything. And I see a future for my younger kids too, because there is a college here." Jose found work in construction, installing utility lines. The work is seasonal, but he likes that it offers longer periods of time to spend with his family.

When Everson flooded in late 2021, the family was living in Everson Meadows. "Our apartment was completely flooded, and we lost all we had." Jose said. They had no choice but to move, and Everson Meadows, the only affordable housing option for Everson residents, was eventually

declared beyond repair and set for demolition. In all, 26 families were suddenly without a place to live.

Jose and his family first moved into a hotel, where they had to pay daily for the stay. Eventually, "Somebody offered a camper for us to stay in, because it's too expensive to stay in a hotel..."



The family stayed in the camper as long as they could, but it was winter, "the hose in the RV started freezing," Jose said, "If we needed to use the bathroom, we didn't have water."

Eventually, someone in their church offered their duplex to help them through the transition. After a month and a half, the family found a more permanent place to stay – a two bedroom apartment near downtown. Like so many structures in Everson, Nooksack and Sumas, their current apartment is riddled with flood damage; there are bumps and gaps on the floor, mold on the walls, doors get stuck and dirt seeps up the shower drains. The two bedroom is also too small for a family of 5.

Stories like Jose's make it imperative for us to build, not only affordable housing throughout all of Whatcom, but homes that will get families through the rough weather days ahead.

Our commitment to serving Whatcom's low-income communities makes future affordability a crucial aspect of the way we build homes. Not only do we offer affordable monthly mortgage payments, but part of getting our homebuyers ready for a changing world means building climate resilient homes that are affordable today, and affordable to maintain decades into the future.

THE STORE THAT BUILDS HOMES



This year we were approached by the Haggen Foundation, and asked “What ‘Pie in the Sky’ item does Habitat wish for to improve sustainability?” From a long wish list of seemingly unattainable dreams, our team agreed on an electric vehicle which would allow us to expand our pickups, deliver items sold at our store, and take us another step away from carbon-based energy.

That dream was materialized after we received a \$35,000 grant from Haggen, allowing us to purchase a beautiful, brand-new electric van.

The Store that Builds Homes is constantly changing, but our goal remains the same: make Whatcom a more affordable and sustainable place to live. We couldn't do this without our incredibly supportive community, and organizations like the Haggen Foundation, Bellingham Millwork Supply, Great Floors, Ace Hardware, Lowe's, and Cascade Cuts – to name a few.

We would like to thank the many donors – both individuals and organizations – who have brought tons (literally!) of donations ranging from tools and hardware all the way to plants and flowers.

We'd also like to thank our community – donors, volunteers, shoppers – for contributing to our vision of a world where everyone has a place to live.

Last but not least, we're so grateful to our lovely staff who work hard to make the store better everyday. We are thrilled to be here in Whatcom giving second-hand items another chance while

continuing to build affordable homes.

Thank you for all your support!

The Habitat Store Team



BUILDING RESILIENT COMMUNITIES





Responding to the effects of climate change, and creating a climate resilient Whatcom County is part of our vision of building a world where everyone has a safe, affordable place to live. Thanks to the City of Everson, Habitat Whatcom received \$20,000 in American Rescue Plan Act (ARPA) funds this year, to be used for minor repairs to homes within the city.



After beginning our work in Everson, Habitat quickly developed a partnership with Whatcom Long Term Recovery Group — a non-profit formed to provide relief and assistance to flood victims. WLTRG has a database of homes that are still in dire need of repair since the November, 2021 floods.

This partnership has allowed both organizations to expand their impact. Since WLTRG's funds are flood specific, Habitat is able to use ARPA funds to execute other – not flood related – critical repairs it identifies in these homes.



So far, Habitat has repaired and in some cases replaced the floors, repaired subflooring, and installed new baseboards, replaced doors, skirting and windows, and rebuilt a deck.

The majority of our work has been in Everson, but thanks to the partnership, we've broadened our reach repairing homes in Sumas and Deming. The labor is free, thanks to our generous volunteers who donate their time on a weekly basis. This means the funds can go towards the purchase of materials allowing us to serve a greater number of families.



Our commitment to serving Whatcom's low-income communities makes future affordability a crucial aspect of the way we build homes. The effects of climate change – long talked about as a future problem for our grandkids – are with us now. To mitigate those effects, we need to build greener, stronger, more flood-resilient homes, as we continue to repair and replace what was lost.

The damage from floods of Nov 2021 has been an integral part of all the planning for our future Mateo Meadows Community, The first step for construction will be to raise the building sites one foot above the Base Flood Elevation (BFE). The slab foundations will raise the homes another foot, putting the homes two feet above the BFE. Habitat also plans on using attic space instead of crawl spaces to run ducts, power and venting, to limit damage in the event of a far more catastrophic flood.

Along with doing our best to prepare for future floods, these homes will be built to the highest possible energy efficiency standards, using triple pane windows, air to air heat exchange, and a highly insulated envelope, and consequently be incredibly efficient to heat and cool. The first 12 units of the Telegraph Townhomes, a partnership project with Kulshan Community Land Trust and the Whatcom Community Foundation, have also been equipped with both individual and community solar panels; we hope to increase solar energy at Mateo Meadows.



Preventing damage from future floods is a crucial part of long-term affordability for our homebuyers, and long-term affordability is inexorably tied to Habitat's goal of ending poverty forever for our partner families.

By the Numbers



1

Mortgage Paid Off

5
Active House Builds



116,586.82
Individual Contributions

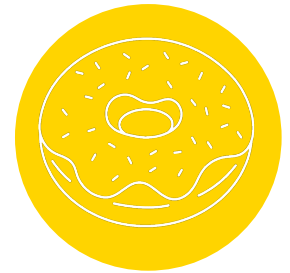


18

Care-A-Vanner Volunteers

2,064

Donuts Eaten



\$26,012.21

Through the Cars for Homes Program



Volunteers

\$500,587.968 Created Value

15,741.76 Total Volunteer Hours

443 Volunteers Engaged

Construction

52%

Store

33%

Office

15%

The Habitat Store

Drop offs
8,563

Store Sales
\$902,544.15

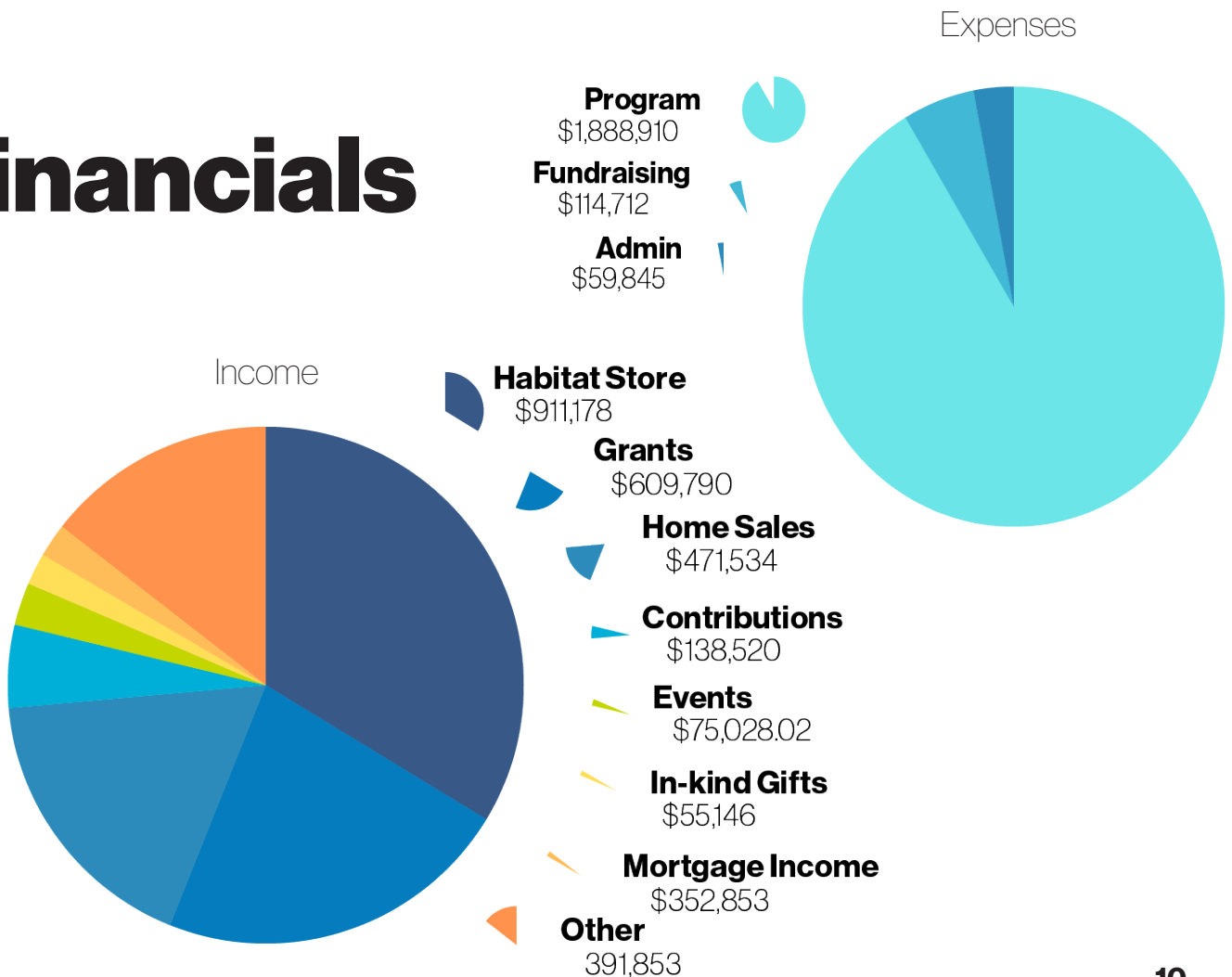
Recycling Proceeds
\$7,747.58

Donation Pickups
2,093

Round up Donations
\$24,638.78

Amount Diverted from Landfill
1,083,052.98 lbs

Financials





MLK Day of Service 2023

Our Martin Luther King Day of Service had a great turnout this year, bringing groups together to our Telegraph Community from the Washington Conservation Corps, St. Paul's, and St. James.



Build Community Day

Volunteers performed minor repairs in the King Mountain Neighborhood for Build Community Day 2022. We also brought back our candidate forum, featuring candidates from races in the state house and senate.



Habitat on the Hill

Habitat Whatcom joined over 300 affiliates in Washington D.C. for the first time this year during Habitat on the Hill. Together we advocated for crucial funding sources used by Habitat's across the nation to build affordable housing.



Raise the Roof Auction & Trashion Show

2022 marked our 20th Raise the Roof Auction and featured our Trashion Show. It was a wonderful night, and together we raised \$50,000 for affordable housing here in Whatcom.



WCAR Golf Tournament

The Whatcom County Association of Realtors outdid themselves yet again, raising over \$30,000 this year during their yearly golf tournament benefiting Habitat Whatcom.

Volunteer Groups



SERVE



Exxel Pacific



RV Care-A-Vanners



Peoples Bank



Wells Fargo



Village Books



Bellingham Underwriters



Washington Conservation Corps



St. Paul's Episcopal

Addressing affordability, sustainability, resiliency and upward mobility in meaningful ways.

A family of four, earning between \$77,000 and \$125,000 annually, a group not typically eligible for housing programs, struggle to find a starter home or fixer-upper in Whatcom County to call their own. The American Dream of owning your own home is now all but inaccessible for 48% of Whatcom County residents. This means that over 50,000 of our neighbors are one rent increase from another move, yet another school system and even further away from jobs and shopping. They will not be able to build the stability and wealth that supports a healthy economy and satisfactory quality of life. Employers find it difficult to hire at a wage they can afford, and their employees can live on. Parents worry about where their children will live. Many call this Whatcom's housing crisis for the Missing Middle.

The solution is complex and will require government, business and non-profits doing their part, but regardless of perceived difficulty, Habitat has a vision and has begun implementing a plan to serve that family of four above earning up to \$125,000 per year.

Imagine a continuum of housing types, pricing and services which will allow someone in emergency housing, if appropriate, to become a homeowner without changing school systems. Furthermore, imagine a community of permanently affordable, super energy-efficient homes and retail spaces built

to be resilient to a changing climate which are close to schools, shopping and public transportation.

Mateo Meadows in Everson, a thirty-home community, will incorporate all the above aspirations to build a more affordable, sustainable, and resilient community the Missing Middle can afford. But wait, there is more. The master plan includes retail space which could be used for a beauty salon owner, or similar business, which serves the local community and where the owner lives above their shop.

Equally important, a spectrum of tenancy options will mean that families living in emergency or temporary housing will have an opportunity to rent but with a pathway to homeownership through the ability to build financial equity, even as a renter. That Missing Middle family of four who were previously blocked from homeownership opportunities because they earned too much to qualify for housing programs, along with that single parent holding down two jobs and escaping unhealthy relationships now have a pathway to the American Dream.

Over the next decade, Habitat hopes to expand the Mateo Meadows to every community it builds. When Habitat can borrow at the amount it lends (0%) it can build similar communities, at scale, wherever it is needed and welcome.



Habitat Champions

Habitat for Humanity in Whatcom County extends our deepest thanks to everyone who has donated this past year. Thank you to the thousands who made individual contributions through the Annual Appeal, monthly Carpenter's Club, various fundraisers, or dropped off their gently used items at our donation dock or purchased items from the store. We'd also like to thank the many Foundations and Community Supporters who share our vision of a world where everyone has a decent place to call home. We couldn't do what we do without your support! Thank you.

AARP Foundation
 Ace Hardware Bellingham
 Amazon Smile
 At Home Store
 Bank Of America Charitable Foundation
 Banner Bank
 Belcher Swanson Law Firm PLLC
 Bellingham Grocery Outlet
 Bellingham Millworks
 Bellingham Underwriters
 Beneficial State Bank
 Boundary Bay Brewery
 Budget Septic
 Builders Alliance
 Builders FirstSource
 Building Industry Association- BIAWC
 Career Path Services
 Cars For Homes Program
 Cascade Connections
 Cascade Natural Gas
 Chicago Title
 Chrysalis Inn & Spa
 City Of Everson
 Congregation Beth Israel
 Crave Catering
 Credo Construction
 EnvName
 Ethos West Construction
 Express Pros
 Exxel Pacific
 ExxonMobil Foundation
 Favinger Plumbing & CAZ Construction
 First Christian Church (Disciples of Christ)
 First Fed Bank
 First Fed Community Foundation
 Fred Meyers
 Furnishings Now

G&R Architects
 GAF
 General Teamsters' Local 231
 Great Floors
 Guardian Northwest Title Co.
 Habitat Home Improvement
 Habitat Home Inspections
 Haggen Foundation
 Haggen's
 Heritage Bank
 HFHI
 Honcoop Gravel Inc.
 IBEW Local 191
 Industrial Credit Union
 Interfaith Coalition
 James K. Papp Photographer
 John B. Watts Charitable Fund
 John Deere
 John L. Scott Real Estate
 Kroger
 Kulshan Community Land Trust
 Lafeens Donuts
 Lairmont Manor
 Larson Gross, PLLC
 Lautenbach Industries
 Lettered Streets Covenant Church
 Loretta P Russo Charitable Fund
 Lowe's Bellingham
 Lydia Place
 Lynden Interiors
 Management Services Northwest
 MastersBlend Coffee
 MT Shoebox, LLC
 North Puget Sound Carpenters Union #71
 Northwest Surveying & GPS
 Northwest Youth Services
 NW Fence

NW Shippers Yard
 Opportunity Council
 Peaks NW Roofing
 Peoples Bank
 Perry Pallets
 Phillips 66 Ferndale Refinery
 Presentation Art Studio, LLC
 PTLA Real Estate Group
 Rice Insurance, LLC
 Ridwell
 RV Care-A Vanners Program
 Samson Rope Technologies
 Samuel's Furniture
 Seeking Health LLC
 St James Presbyterian Church
 St. Paul's Episcopal Church
 State Farm
 TaylorMade Truck Driving School
 Blackburn Family
 The Eleanor & Henry Jansen Foundation
 Thrivent Choice Program
 Umpqua Bank Charitable Foundation
 United Rentals Branch 921
 Unity Spiritual Center
 Village Books
 Washington Conservation Corps
 Washington Federal Foundation
 Wells Fargo Foundation
 West Coast Windows
 WestEdge Credit Union
 Western Forest Products
 Westside Building Supply
 Whatcom Community Foundation
 Whatcom County
 Whatcom County Association of Realtors
 Whatcom Educational Credit Union
 Whatcom Events
 Whatcom Humane Society
 Whirlpool
 Wilson Engineering
 Women Sharing Hope
 Woods Coffee
 WorkSource
 World Relief

Build your legacy with us.

This year we began our partnership with FreeWill — a free online resource that allows you to build a legally valid will in 20 minutes. Along with protecting your legacy and loved ones, leaving us in your will is a lasting way to help us keep building homes, community, and hope into the future.

We invite you to join our growing community of legacy donors. If you already have us in your will, let us know, so we can properly thank you.



Our Team

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