



Habitat
for Humanity®
in Whatcom County

20/21 Annual Report

Building Affordable Communities



We couldn't have done it without you.

We hope that every page in the 2020/2021 Annual Report is a reminder and testament of the generous and committed community we live in. Behind every face that you see are dozens more of our neighbors who transform their beliefs into action and make a difference. We are blessed.

We also hope that this report gives you a sense that Habitat for Humanity is so much more than the building of a house. The house is just a tool in our toolbox to end intergenerational poverty and poverty living conditions.

What actually happens is Building Community. The young find career paths. The retired find new purpose. The lonely find companionship. The discarded find a new life. The common thread is the

empowerment and productivity generated when people come together in common purpose. The immediate result is permanently affordable, ultra efficient and long-term sustainable homes meeting all current guidelines for renewable energy. The long-term result is family stability and much improved health and educational outcomes for every family member.

I hope you share our sense of pride in what you helped accomplish.

In partnership,

The Board of Directors and Staff
Habitat for Humanity in Whatcom County



TELEGRAPH 1A COMPLETED

After years of planning, this year we finished Phase 1A of our Telegraph Townhome Project. These homes will change the lives of eight families struggling to find affordable shelter in our community. Of course, this is just the beginning — another four units are well underway and we've begun the permitting process, as well as mitigation improvements along the North Fork Baker Creek for Phase 1C and 1D, which will include another 11 homes. Thank you to NSEA and Wild Whatcom for volunteering their talents for the mitigation efforts, thank you to all of the volunteers and sponsors who have supported the Telegraph Townhome Project, and thank you to our partners, the Kulshan Community Land Trust, and the Whatcom Community Foundation.





The Bramble Way Home Dedication

I asked God,
'If you want us to live here,
give us an opportunity to
get a house.'
Habitat came with that
opportunity.

— Aracely Santiago-Reyes

This year, the Santiago-Reyes family moved into their new home on Bramble Way. We were all so grateful to get a chance, despite COVID and the rainy weather, to hold a dedication in their driveway. Thank you to the Santiago-Reyes family for all of their hard work, and for trusting us with their dream of owning a home. Thank you also to all of the volunteers and donors who helped make that dream a reality.





Paul Stromdahl &

Stable Lane

I started volunteering with Habitat for Humanity in Springfield, Illinois, in the spring of 2011. We were renting our place at the time, so I had no “home” projects to work on and needed an outlet. I knew a bit about Habitat and went to an orientation. The volunteer coordinator, Ryan Mobley, enthusiastically welcomed me and immediately tasked me with a project. Ryan was very involved on the build sites and knew all the volunteers.

I volunteered for the 5+ years we lived in Springfield, before moving to Bellingham. My experience there was much like the core volunteer experience here. There was a group of volunteers, husbands and wives, who had dinner out once a month. I knew I'd passed muster when Janie and I were invited to join them.

Back then I used to say it was the best job in the world, because I showed up, was told what needed to be done, did it, and went home. I had the pleasure of the work without any of the management responsibilities.

When Janie and I moved to Bellingham, I needed a job. I went into the Habitat office and convinced them to hire me. That was five and a half years ago, and during my time with Habitat for Humanity in Whatcom County, I have renovated two houses, built five and have done a number of group projects.

I still say I have the best job in the world because I get to work with volunteers. We build a simple, yet high-quality house; we do it with gifts from the community and we do it with practically all volunteer labor. There is great joy in seeing each project come to fruition.

We've poured concrete in the winter, raked acres of rocks and moved mountains of sand — and the volunteers still show up. My success and Habitat's success is based on volunteers and their ability to be there consistently, and in all kinds of weather. I couldn't claim to have built five houses and rehabbed two without their help.

It's also amazing to watch our partner families complete their sweat equity hours, and to see their joy when they move into the home they have helped build and watched come together.

Our current project on Stable Lane is the same design as the home we finished on Bramble Way last year, but each project presents different sets of challenges. With every project, we've had to adapt the design to the materials available to us at the time, while building the most energy efficient home we can. No two experiences are ever the same.

The goal for Stable Lane, however, will be the same as before: to build a decent, affordable home with less than one air-exchange rate per hour. In other words, we build a very airtight home that will require remarkably small amounts of energy to keep warm or cool.

Looking ahead, one of the challenges for Habitat will be building a house that is not only an energy efficient structure, but that incorporates more energy efficient techniques and materials during construction. One of our future goals, for instance, is to replace the use of concrete with a material that has a smaller carbon footprint.

Despite the joys of working as a Construction Manager, Stable Lane will be the last house I help build as part of the Habitat staff. My grandkids are getting older, and missing opportunities to spend time with them is getting to be more painful. I will be going back to where I started as a Habitat volunteer, where I can show up, be told what to do, do it and go home — the best job in the world.

A huge thank you to all of the volunteers who made everything I've accomplished with Habitat possible, and to our partner families, who entrusted me with building them a place they can call home.





A Path into the Building Trades, *Continued...*

We were so excited to learn this year that one of our former staff members, Edie Stickel, has been accepted in the UBC, Local 70 Carpenters Union Apprenticeship Program, and is well underway to becoming a certified carpenter.

What is a Carpenters Apprenticeship Program? “It’s kinda like if you went to a four year university,” Edie said, “Except that instead of ending up with a bunch of debt, you’re working and getting paid.”

Not long ago, before her life as a carpenter, Edie worked various warehouse jobs. She did that for ten years and wanted a change. Through WorkSource she found out about a pre-apprenticeship program at the Northwest Carpenters Institute. “I figured that I had nothing else going on,” she said, “So I might as well check it out.

“...I liked it so much,” Edie said, “I can’t imagine doing anything else now.

“That’s when I discovered I could use a saw, swing a hammer, and do things I never thought were possible,” she said. Following the class, Edie had to take the trade orientation test, which involved carrying sheets of plywood, stacks of two by fours, pushing a wheelbarrow with 200lbs, pulling a bucket of 30lbs up and over a handrail, and driving nails and screws, as well as a math and measurement test.

Edie passed, but wanted a better score. One of her instructors at the pre-apprenticeship class told her volunteering for Habitat would be a good way to get some experience. So in the first few months of 2020, Edie

spent some time working, and developing her skills at the Telegraph Townhomes, first as a volunteer, then as a Habitat staff member.

“Edie did a lot of it on her own,” said Chris vanStalduinen, Construction Manager at the Telegraph Townhomes, “We just gave her a chance to get more comfortable doing carpentry.

“The cool thing about Habitat is one week we might be doing concrete work, the next week we might be putting up cabinets. We offer a broad exposure to a lot of different aspects of building.

“We also take the time to show people the proper way to do things. We can do this because we don’t solely have a production mindset like a for-profit job site...It’s hard in a for-profit industry of any kind to find a way to get your feet wet, to see if you like it or don’t like it.”

Edie got the score she wanted on the trade orientation test, did her interview, and got accepted into the program. She worked with us until her apprenticeship began.

These days, Edie is working on a project in Seattle. “We are remodeling some office space downtown... My first two jobs were ground up projects, where we went from building the forms to pouring the concrete bases of the buildings. The projects I’m on right now are remodel, so it’s all interior and finish carpentry kind of work. It’s a pretty big variety. I haven’t really decided what I want to do yet, but I have a few years to figure it out.”

We’re happy Edie found something she was passionate about, and that Habitat was able to offer her an opportunity to get more comfortable with carpentry, and develop her skills. A few more years and Edie will be a certified carpenter and she’s looking forward to volunteering with Habitat again when her busy schedule allows for it.



No Habitat Without Volunteers

VOLUNTEERS ENGAGED

238

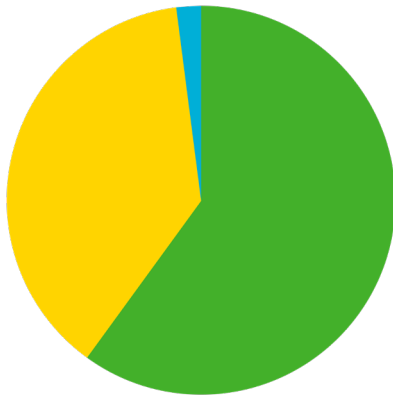
TOTAL HOURS

10,493

VALUE CREATED

\$299,470.20

BY DEPARTMENT



- 60% Construction**
6,327 Hours
- 38% Store**
3,951.5 Hours
- 2% Office**
\$214.5

IMAGES

1. Office Volunteer Steve Abbel
2. Greg Jipson being awarded by the Hotel Bellwhether for his vital work at the Habitat Store
3. St. Paul's Build Group
4. NSEA and Wild Whatcom's Coyotes doing mitigation work at the Telegraph build site
5. WECU volunteers
6. RAM Construction and Women Build Volunteers





Volunteer Spotlight: Eleni Karadimis

In our struggle to make sure everyone has a safe, affordable place to live, our volunteers are our most important resource.

We are incredibly blessed to have so many volunteers come to us and donate their time and talents to our mission. From building homes, to merchandising at the Habitat Store and helping in our office, our volunteers work incredibly hard.

Eleni Karadimis came to us from Bellingham Technical College. She was in her last semester earning her Administrative Assistant degree, and needed to do an internship in the office of a local nonprofit. She chose Habitat for Humanity, and we are a better organization because of that choice.

Eleni arrived with a smile, and an amazing positive attitude that was infectious. She answered our busy phones, did hours upon hours of data entry, folded our brochures, and performed countless tasks that gave our staff invaluable time to finish projects.

We are happy to say that after Eleni completed her internship this past June, she decided to stay on as part of the Habitat staff. We are so thankful to have her continue on with us. A huge thank you to Eleni for her outstanding work, and thank you to all of the volunteers who are part of the Habitat family.



THE STORE THAT BUILDS HOMES

A Word from Our Store Team

Adapting to COVID continued to be a challenge this past year. Needless to say, it was tough at times, and required some big changes. With the closure of the Habitat Store for weeks, a difficult decision not to renew the lease at 1821 Cornwall had to be made. The overhead costs were too much to bear. Although a difficult decision, we knew right away that it was the right one.

Through it all, it is no surprise to us that our staff and volunteers worked magic, remaining flexible, staying safe, and keeping to Habitat's mission. Each brought a unique perspective to every challenge. Despite this difficult year, thanks to our staff, volunteers, donors, and shoppers, we're proud to say it was among our most productive.

We've extensively increased our metal, cardboard, and wood recycling programs, and drastically reduced our waste, saving tons of usable materials from going to the land-

fill. This further demonstrates our commitment to the environment; the money saved further demonstrates our commitment to our homebuyers.

We laid the groundwork for a new Point-of-Sale system to better manage sales, online and in-store. We also laid the groundwork for selling new products, such as GreenSheen paints, along with paint supplies.

We remain proud partners with Interfaith Housing Coalition, LOVE Inc. and Lydia Place by facilitating the sale of household items to the people they serve. Through this partnership, we join in to help members of our community rebuild their lives.

As always, our donors and shoppers really deserve our thanks. There were 6,098 donation drop offs at

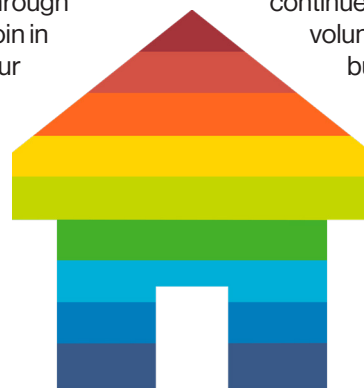
our dock, and 1970 donation pickups. People cleaned out their homes and donated countless items. Shoppers flocked to the store as soon as we re-opened, and we processed over 14,000 sales transactions.

Looking to the future, we will continue to advance the store, but perhaps more importantly, increase awareness of the fact that both the store donors and shoppers play a vital role in building safe, affordable homes in our community.

We hope that everyone will continue to shop, donate and volunteer at the store that builds homes. With

everyone's help, we can do our part in helping Whatcom County address our affordable housing crisis, one family at a time.

Thank You!





DONATION DROP OFFS

6,098

ROUND-UP DONATIONS

14,672.13

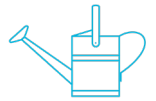


DONATION PICKUPS

1970

AMOUNT DIVERTED FROM LANDFILLS

929,392 lbs



SALES TRANSACTIONS

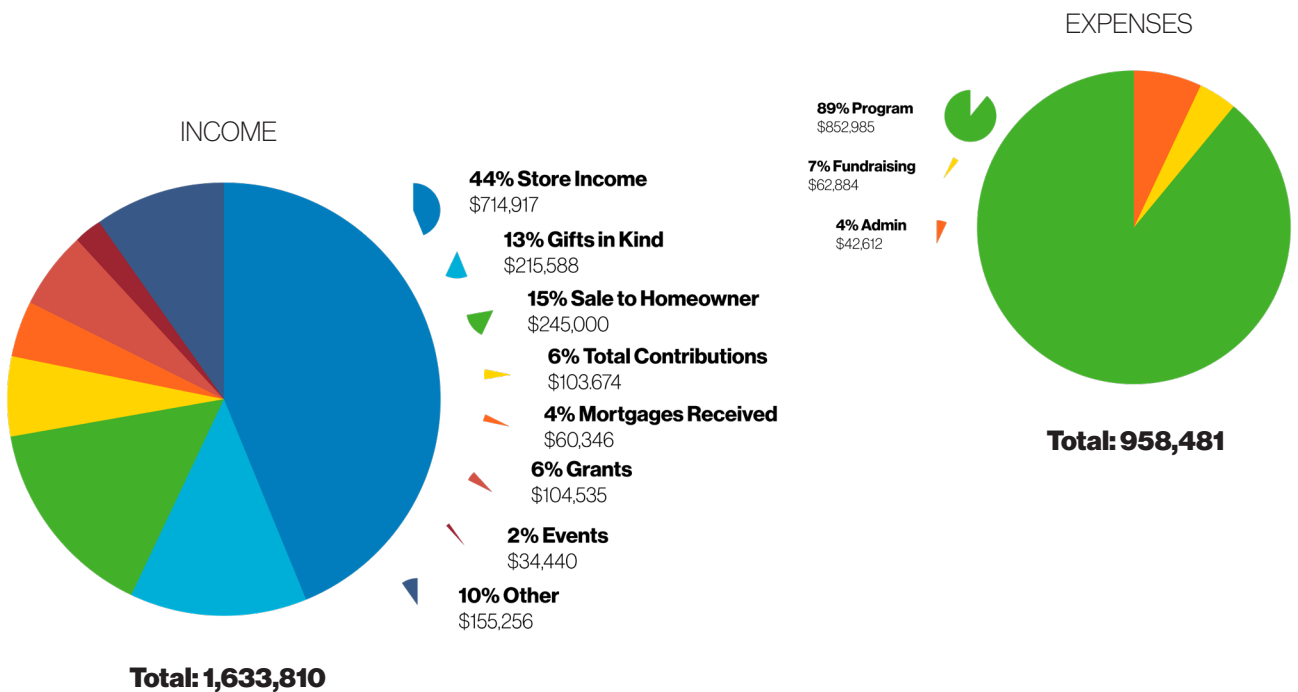
+14,000



By the Numbers



Financials





LOOKING AHEAD

Water and sewer in the street, curb and gutter already in place, vacant land flat as a pancake with nary a tree in sight. In other words, a site superintendent's dream; this can't be a parcel Habitat would ever build on, or is it?

Habitat for Humanity, whether purchased or donated, typically acquires land that presents a challenge with a problem that no one has the time and patience to solve.

Looking to the future, the Lincoln Street, Everson project holds the potential to build up to 60 affordable homes on 3.48, flat and easy to work with acres. This is not to say that there aren't challenges to overcome. For one, Habitat will need to

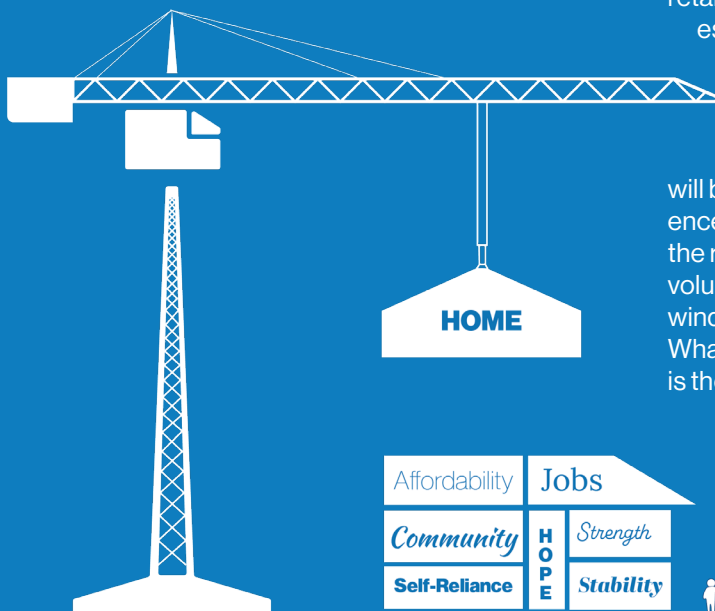
build some retail and commercial space to meet zoning requirements.

This challenge, however, comes with interesting opportunities. One of the lessons learned with Phase 1 of the Telegraph Townhome development of 23 homes is the need for healthy, connected, happy and sustainable communities that minimize dependence on the internal combustion engine. Another lesson learned was the concept of permanent affordability.

In a sustainable community, there are businesses nearby who not only provide everyday products and services, but who provide jobs. Permanent affordability means the ability for future buyers earning workforce wages to purchase a home with a modest down payment.

The combination of permanent affordability and sustainable community at Lincoln Street means that Habitat will build (or partner to build) permanently affordable retail and service space for new and growing businesses, second floor (over retail) apartment rental opportunities as well as traditional homes for sale to low-income wage earners.

Perhaps the biggest challenge for Habitat will be to continue the exponential growth it has experienced with the Telegraph Townhome Project, hiring just the right construction team and expanding its base of volunteers and donors. We know that there are enough windows, doors and other construction materials in Whatcom County to build 20 homes a year. All we need is the vision, the will, and helping hands like yours.





Habitat Homebuyer, Andy Koch

“The future is kind of exciting right now. I wake up in the morning feeling good. I’m helping other people build their homes. I’m working towards eventually having my own place. I’m not gonna be living under a bridge when I’m in my seventies. What a blessing. I’m truly blessed.”
—Andy Koch

Andy Koch is a musician, puppeteer, clown and balloon twister, thespian and director, entertainer, educator and advocate for the arts, and all-around-storyteller — he will also soon be a Habitat homebuyer.

At the time we spoke to Andy, a friend was sailing him to Point Roberts to perform as a clown and balloon twister. “I need more days like this,” he said, “Wednesday I was at the [Telegraph] job site; yesterday I was helping neighbors panel their back porch, and today, I’m sailing. Life is good.”

For over 40 years, Andy has called Bellingham home. He fell in love with the area after going to Western to study theater. He helped build amphitheaters around town, did Shakespeare in the park, Greek plays, and of course, played music.

Andy settled in the Happy Valley area at that time. He rented a home from someone who owned a few properties around town. “I was kind of like his building super, I guess. Keeping track of the tenants and helping him with his rentals. We became good friends over the years.” The two had dinners, and barbecues together, and helped each other whenever they could.

He loved being around the university, close to music, theater and art shows. He would sublease his place when he went on tours. He also became a children’s entertainer and clown, holding puppet workshops with kids through the Allied Arts Education Project.

Andy lived in that house for 30 years. He called it home. His landlord told him he’d always have a place to live. He even told Andy he could keep the house someday when he passed on.

“Well, he passed away unexpectedly,” Andy said, “and his uncle got the place and sold it. Which is normal, I’ve got no regrets.” But this meant Andy was now without a place to live and the area of Bellingham he called home was no longer affordable.

Andy also had to downsize after 30 years in the same place. “So I took a bunch of stuff down to the Habitat Store, and I thought, ‘Gosh, they do homes for people huh?’” Andy filled out a form and turned it in right away, “And I kind of forgot about it. And then I get this call from them saying, ‘would you like to come to a meeting?’”

By that time Andy had situated himself in Ferndale. “I found some friends that let me park my old motorhome behind a horse barn. Thank God. Because this is how people become homeless, you know? It happens to good people. I thought it would be happening to me.

“It’s rustic but it’s beautiful. I can’t see any other houses. I can see Mount Baker when I walk out into the field. It’s a little wild but I like it. Ten years from now it might be nice to be living indoors again,” he said chuckling.

“This last winter I went through a lot of propane staying warm out there. That heat spell too was kind of crazy.” During normal times it would be easier for Andy to escape the cold, or the extreme heat, by staying at a friend’s house. “But with COVID too, that adds another twist to it all. Which also makes me feel so glad to be part of Habitat.”

Shirley Jacobson, Advocate

Shirley Jacobson first heard about Habitat for Humanity through Jimmy Carter — undoubtedly our most famous volunteer. “I just respected the man so much,” she said, “I always said that when I retired, that would be my goal, to volunteer with Habitat.”

Shirley and her husband, Gary, moved from Montana to Seattle in 1966. At the time, Gary worked in the aircraft industry and was recruited by Boeing. Eventually, Shirley would work in parts procurement with both Hexcel and Boeing. Through that position, Shirley got to live in both China and Malaysia.

After returning to Seattle from living abroad, the couple decided they were done with the gridlocked, big city life, and decided to retire. “Our very best friend lived in Bellingham, so of course this was a very natural place to move to. And we absolutely love Bellingham.”

When she got to Whatcom, Shirley followed through with her plan. She joined Habitat for Humanity in Whatcom County, first as a volunteer at the Habitat Office and Store, and she often volunteered at the build sites, joining our Women Build crew. Eventually, she settled on being a homebuyer advocate.

Advocates are caring volunteers who have been trained to support our partner families through the homebuyer program. They make sure our families maintain eligibility, and that they have access to all of the resources and education they’ll need to buy and own a home.

Currently, Shirley is an advocate for both the Lopez and the Klein families. She considers it a privilege to be part of a family’s life as they take on such a momentous achievement — owning their own home.

“Owning a home is such a major milestone for any of us,” she said, “especially for deserving people, who, because of circumstances beyond their control, were never able to achieve homeownership. To get to support people who are so deserving, and to walk that journey with them is just so rewarding.”



Shirley has a deep respect for how hard Habitat homebuyers work to make their dream a reality. Many juggle fulfilling their sweat equity hours with second or third jobs, even while taking care of their children. “To me, that just says so much for the type of wonderful people that Habitat has as partner families. They earn that home 1,000%. I’m just so proud of every one of them.”

One of the aspects of the Telegraph Townhome Project that is so exciting for us at Habitat, is the fact that it will be a community of homebuyers, who not only contributed many hours into the construction of their own home, but also their neighbors’. As someone who believes that everyone deserves not only a place to live, but to also feel at home in their community, Shirley is thrilled about what the future holds for Telegraph.

“They will all know one another, they’ve worked together, they respect one another,” she said, “they’ll create their own Covenants, Conditions & Restrictions, and select their own board of directors. It’s just a continuation, and Habitat is a wonderful foundation for them to be able to go on this next leg of that journey.”

The Lopez family just moved into the Telegraph Townhome Community this summer. “I got an email from Sergio,” Shirley said, “And of course, he’s anxious for Gary and I to visit them in their new home...I’m so thrilled for them. They’ve worked so hard...They’ve put in so many hours beyond the basic requirements. God bless them.

“Both the Lopez family and Kelly Klein, I expect that we’ll be lifelong friends... I’m not just their advocate, and they’re not just my partner family, they are my friends, my very treasured, trusted friends.”



The Year in Review



The past fiscal year was one of great stress for Habitat for Humanity in Whatcom County. This stress was far beyond the typical challenges we face while raising enough funds to build a very expensive product called a home, and its impacts were considerable. Our homebuyer families, board of directors, volunteers and staff were involved in a long and arduous struggle to obtain an occupancy permit for the first eight homes at Telegraph Road.

These homes sat vacant for over a year, from July 2020 to late August, 2021. COVID-19 had very little to do with the constant delays and the lessons learned were expensive.

Our team is united in our commitment to transparency, and in sharing with our supporters the joys as well as the challenges we face in building a community where everyone has a place to call home. Because of that commitment, and to share lessons that may someday help others, we find it important to be open about what the past year has taught us.

Lesson 1: Do not assume that what is true today, will be true tomorrow.

As pre-construction plans progressed, the neighbor to the south was a strong Habitat supporter. Because of this, some items regarding the details of future stormwater easements were agreed to with a handshake. The landowner passed away and the property was sold. It took 9 months to sort out all the

details with the new landowner and the City of Bellingham.

Lesson 2: Pick the right construction loan lender.

To make the purchase affordable, different government programs provide grants or subsidies. In the case of Telegraph Road, \$90,000 per home. To assure performance, grantors often want to put a lien on the property until the home sells. For Telegraph Road, there were three liens, four attorneys and the title company to satisfy, because a non-local construction loan lender did not understand the intricacies of how a nonprofit world produces low-income housing. This took four months to sort out while Habitat's clients continued to live in the daily stress of substandard conditions.

Lesson 3: Always be vigilant about cyber security

Moving large sums of money in today's world can be easy and fast,

but electronic transfers of funds can be perilous. The email system of the construction loan lender was hacked, and fraudulent instructions were sent to wire multiple monthly interest payments of approximately \$7,500 each. After two months, this situation was finally resolved, allowing us to sell the homes. Who absorbs the loss is not yet sorted out. Always independently check with a real person at your financial institution before electronically transferring any amount that you cannot afford to lose.

Despite all of these trials and tribulations, there is great joy. Eight units were completed this year, and four more are well underway, with the infrastructure in place for dozens more. Six families now call Telegraph home. Lives will be transformed in so many positive ways. Our mission has been accomplished one more time and we are ready to do it again — we are just wiser.

John Moon **Executive Director**



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.

Foundations, Grantors & Community Supporters

2Roofs Real Estate
A1 DesignBuild
Baker Septic Tank Pumping Inc.
Bank Of America Charitable Foundation
Bank of the Pacific
Banner Bank
Belcher Swanson Law Firm PLLC
Bellingham Bay Rotary Charitable Giving
Brandywine Nursery
Budget Septic
Builders FirstSource
Celedo Fund of the Whatcom Community Foundation
Ciel Foundation
City of Bellingham
Environs Northwest
Ethos West Construction
ExxonMobil Foundation
First Reformed Church
GAF
General Teamsters' Local 231
Great Floors
GTS Interior Supply
Habitat for Humanity International
Habitat Home Improvement
Habitat Home Inspections LLC
Haggen Foundation

Hardware Sales, Inc.
Harkness Contracting, Inc.
Heritage Bank
Imagine Design Studio
Industrial Credit Union
Inspired Closets
John B. Watts
John Deere
Jones Engineering
Judd & Black
Lautenbach Industries
Len Honcoop Gravel Inc.
Lettered Streets Covenant Church
Lowe's
Lummi Nation Community Contributions
Management Services Northwest
Meg Metzger Fund of the Whatcom Community Foundation
MT Shoebox
Nicole Staron LLC
Peoples Bank
Perry Pallet Company
Phillips 66 Ferndale Refinery
Prodigy Plumbing
PTLA Real Estate Group
Rotary Club of Bellingham
Sara Johnson Fund of the Whatcom Community Foundation

Sean Kirk B2B Writing & Consulting
Seeking Health LLC
St. James Presbyterian Church
Stella Polaris Properties, LLC
The Eleanor & Henry Jansen Foundation
Thrivent Choice Program
Topside Roofing & Siding
True Tone Audio
U.S. Bank Foundation
Umpqua Bank
Umpqua Bank Charitable Foundation
United Methodist Women
United Rentals Branch 921
Vanderpol Realty
Walmart Community Grant
Washington Federal Foundation
Wells Fargo Foundation
Western Forest Products
Whatcom Community Foundation
Whatcom County Association of Realtors
Whatcom Educational Credit Union
Whatcom Land Title
Whirlpool
Wilson Engineering LLC
Yorkston Oil Co Inc.
Zender's Truck & Equipment, Parts & Services Inc.

Our Team

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Timothy Johnson, Director

Marlin Hendricks, Director

Barry Dikeman, Director

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Alic Tung, Store Training Manager

Ashley Winter, Social Media Coordinator

Chris vanStaalduinen, Construction Manager

Courtney Bartley, Store Receiving Manager

Eli Malm, Donation Ambassador

Fred Sheppard, Resource Development Manager

Hillary Pritchard, Community Outreach Director

Issac Moreno, Truck Lead

Jenrri Hough, Donation Ambassador

Joe Madden, Receiving Lead

John Moon, Executive Director

Jon Parker, Truck Lead

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Kenoi Napalapai, Volunteer Crew Lead

Linda Montoya, Bookkeeper

Malie Laolagi, Store Manager

Marcelo Pratesi, Communications Manager

Natalie Murphy, Donation Ambassador

Paul Stromdahl, Construction Manager

Shelly Comstock, Volunteer Services Coordinator

Skye Sailing, Donation Ambassador

Tristen Verdugo, Donation Ambassador

Tyla Reyes, Store Front End Manager

Zaynab Laws, Donation Ambassador



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