



# Impact Report 2020/2021







# Who is Comal County Habitat for Humanity?

**Learn about our mission, our vision, our principles and who we are.**

The expansion of Comal County is remarkable when we consider the 43.9% growth between 2010 and 2019. Such rapid relative growth placed Comal as the second fastest-growing county in the U.S. and the fastest in Texas in both 2018 and 2019 Census estimates. The steady influx of new residents has increased median home prices consistently, with home sales in the San Antonio-New Braunfels Metropolitan Statistical Area increasing 16.6% in March of 2021. Most notably, the average home sales price in Comal rose 18.1% to \$418,318, with the median price reaching \$330,533, a 7.9% increase year-over-year.

A study done by the New Braunfels Workforce Housing Advisory Committee revealed that 35% of New Braunfels households are considered “cost-burdened,” with over 30% of their income going to housing costs. In 2019 households in Comal would have had to work 91 hours per week at minimum wage to afford a one-bedroom apartment priced on average at \$1,015 per month at fair market rent. This was an increase from 85 hours needed per week in 2018, which reflects the growing housing rental prices. For single-family households or elderly residents without a steady income, or on a fixed low income, this amount is simply out of reach.

This Habitat for Humanity chapter servicing Comal County provides housing at a total cost that is based on homeowners affordability and builds homes valued at less than half of the national average. Comal County Habitat is performing a much needed service. The need for our work will only increase as housing prices continue to creep (and sometimes leap) higher. In 2019 CCHFHH saw an increased need

for assistance with affordable home repairs for low income families. With support from our community, we expanded our services to include repairs for deteriorating homes, allowing more of our neighbors to live in safe, decent shelter.

Comal County Habitat for Humanity was incorporated in Texas as a non-profit corporation on September 6th, 1993 and is an affiliate of Habitat for Humanity International. We are recognized by the IRS and are assigned #8545. We have built over 50 homes in Comal County – all side-by-side with our community and CCHFHH homebuyers. Habitat homes are not subsidized homes or supported under any federal program. Instead, they are supported by our strong community that lends a hand UP with donated funds, labor, materials, land, construction services and volunteering.

**Lending a  
Hand Up,  
Not a  
Hand Out.**



## **Our Vision:**

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A world where everyone has a decent place to live.

## **Our Mission Statement:**

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

## **Our Core Values:**

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- Demonstrate the love of Jesus Christ.
- Focus on shelter.
- Advocate for affordable housing.
- Promote dignity and hope.
- Support sustainable and transformative development.

“

In two decades of Habitat for Humanity...we have had no history of people selling their houses. Why? Because it's so hard for these families to get the houses in the first place. It's like an impossible dream come true. The fact that they can make a profit is not even an issue because they realize that if they sell it they won't have a house anymore. And they wouldn't be able to make any payments the way the world would demand on a new one, since the bank or someone else attempting to make a big profit would now be the lender.

- Millard Fuller

# message from our board president: Kristi Aday



As we finalize this year's Impact Report, I am concurrently finalizing my two-year term as President of the Comal County Habitat for Humanity affiliate. I have personally been on the Habitat mission for 12 years in two states and multiple cities.

I have found the same passion, commitment, and drive in each of these affiliates. It is incredibly inspiring to know that across the country, Habitat for Humanity is partnering to build homes for hundreds of deserving families who dream of owning their own home. That dream of homeownership is essential to who we are as Americans: it's where families are raised, meals are cooked, holidays are celebrated, stories are told, and memories are made. Homeownership provides stability for families, for neighborhoods, for communities. Homeownership allows owners to accumulate the resources necessary to break the cycle and lift their families up to self-sufficiency and success.

In Comal County, Habitat for Humanity has now built 50 homes. With more on the way. Through the work of the Board of Directors, and especially the tireless efforts of Board Vice President and local realtor Jim Hawkins, we have a small cache of properties that we are readying for development. It hasn't been easy. While economic conditions and the price of land is exploding in New Braunfels and across the County, we are pivoting to address the need in an economically responsible way.

We are in the midst of building our first multi-family units called Casas de Esperanza in the west end of New Braunfels. We continue to address a deep community need with our home repair program, with funding provided by the City of New Braunfels' Community Development Block Grant program. And finally, we are finding affordable lots in the Canyon Lake area to expand our footprint to that area of the County. If you haven't already, read about Gary and his family at Canyon Lake. It is inspiring to see this single father of two involve and inspire his children in the Habitat mission!

As the community discussion around housing affordability continues, I'm glad Habitat has been given a seat at the table. No one else in this community has a better understanding of the housing needs than Habitat. No one else in this community has provided more affordable housing units than Habitat. As we continue to look for solutions for affordable and workforce housing opportunities in New Braunfels, Habitat can be part of that solution.

I want to thank the Board of Directors and the staff for their commitment and passion for the cause. The work continues, and I know we have the right players on the team to tackle the challenges ahead.

**Kristi Aday**  
**Board President 2019-2021**  
**Comal County Habitat for Humanity**

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Category	# of Families	Estimated Impact
<b>Families at home (daily impact)</b>	169	676
<b>Families that have paid off their mortgage</b>	1	4
<b>Families currently building</b>	3	12
<b>Families in queue to build</b>	10	56
<b>Families with completed Home Repairs</b>	14	56
<b>Families in queue for Home Repair Program</b>	3	12
<b>Families in queue for ReBuild Program</b>	1	4
<b>Post closing warranty maintenance provided</b>	3	12
<b>Community call-in resources provided</b>	96	384
<b>Financial Peace University attendees</b>	7	28
<b>Financial Peace University graduates</b>	5	20
<b>Financial Peace University students who have purchased a home through a traditional loan</b>	1	4



**631**

**pre-construction sweat equity hours**

**225**

**construction sweat equity hours**

**272**

**homeowner education hours**



**Fiscal Year**

**2020/2021**

**Impact Numbers**

**1608  
donors**

**20  
grantors**

# news from your neighbors

**Comal County Habitat for Humanity celebrated the construction of its 50th home on Saturday, January 23rd, 2021. The new homeowners, Benito, Hortencia, and family, were present along with Benito's employer and sponsor Pat and Becky Wiggins, the family's close friend Eugene Cervantes, and Comal County Habitat staff members.**

Due to COVID-19 social distancing regulations, Benito and Hortencia's Habitat home dedication was streamed online via a Facebook Live event for volunteers, donors and friends to watch from the safety of their homes.

Comal County Habitat's Executive Director, Crystal Moore, gave an introduction explaining what a home dedication means. "We're dedicating this home to the blessing of the family and also to further do God's work as that's what has brought us here today."

All attendees moved inside the newly built Habitat home where the program continued with Eugene Cervantes speaking about his friendship with Benito. "What an honor and privilege it is to be here. I've known him for a few years and I've come to learn a lot from him. He's a man of honor. He's a man of humility, a man of commitment. I've never met anybody like him."

He went on to speak about Benito's love for his family and concluded with "I am blessed to be here. On behalf of the family we extend our gratitude to Habitat for Humanity. It is an honor and a privilege to become a homeowner. And I thank you for being able to make this dream a reality for my friend." Benito took a few minutes to say thank you to all who were involved with this home build. "Thank you everybody for coming. I'm very excited that I have a home. Thank you for this opportunity for me and my family. I'm very happy because my life is changing."

To end the program Pat and Becky Wiggins, who have employed Benito for the past 11 years at McAdoo's Seafood Company in New Braunfels, handed a ceremonial key to the family. "We would like to thank all of Habitat for Humanity and all of the volunteers that have helped Benito with this house and all of the contributors that contributed to the house as well. We would like everybody to know that Benito started when we opened McAdoo's 11½ years ago and he's a principal part of the McAdoo's family. And Benito's dependability and talent is unsurpassed by anybody else." Pat closed his remarks thanking Benito for his continued hard work as an employee and abundant well wishes for his family.





Comal County 50th Build: Hortencia & Benito



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He gets there early in the morning and has prepped everything ready for the entire day, 5-6 days a week. He's part of the McAdoo's family and we feel like we've built McAdoo's around people like Benito. Congratulations and we really appreciate everything you've done for us.

- Pat Wiggins



50<sup>th</sup>  
home build

# family updates

## Tina: 6 Months Interview

After being in her new Habitat home for six months, we met with Tina to see how she was navigating homeownership. Tina is a first-time homeowner so we asked her to tell us how she feels about owning a home of her own. "I love it! I've been blessed. I have a lot of compliments. A lot of people still come by and tell me 'Your house is beautiful, they did an awesome job'."

She took us on a tour of her home, showing us how she has decorated. In each room you can see that the tiniest details have been considered. She has been hanging up pictures and laying rugs, paying extra attention to make her home feel comfy.

When asked what she liked most about her new home, Tina thought back on her previous home and how different it was. "I'm warm. I have air conditioning, I have a heater and I never had one. All those years I used my stove for a heater. It's very exciting, it's something new to me. Sometimes I just sit here and I look at it. It really happened, it came to reality. It came true and I love it."

While heat and air conditioning are certainly important, sometimes it's the little things that can make a house feel like a home.



“

I love saying I'm coming home, I love it, especially my doorbell. I never had a doorbell. People come and they knock and I say 'don't you know I have a doorbell? Let me shut (the door) and we'll do it again.'

- Tina, Habitat homeowner



## Stephenie: 1 Year Interview



There's peace and comfort under this roof and every day is like a dream.  
-Stephenie



February of 2021 marked one year as a Habitat homeowner for Stephenie! We asked her to describe how life has changed over this past year for her and her son, Nicholas, "Our lives have changed for the best, of course. It is almost impossible to describe in words how we are feeling. It's a relief knowing we have a place to come home to."

A lot can happen in a year and this family has been busy making memories. "My favorite memory is watching Nicholas' virtual high school graduation class of 2020 in our own home. He was all dressed up in his cap and gown. I decorated the house, and we celebrated as he walked across the living room. It was so much fun and we all laughed and cried our happy tears!"

For Nicholas, his favorite memory was their first night in the home. "We got the keys that day and packed up some belongings to sleep over." Stephenie went on to say "Nicholas camped out in

his tent in the living room while I was in my room on an air mattress. We were super excited and had a great time!"

The word "home" can have many different meanings for families. It could be a physical dwelling, or it could be a feeling you get when you're with your loved ones. We always ask our Habitat families what home means to them. For Stephenie "Home means we belong."



# in the building phase

Gary, Little Gary and Olivia patiently waited for their home build to begin after picking blueprint options, making construction selections, and putting in a lot of hard work with education hours and sweat equity.

As the construction and land development team prepared for their first build out in Canyon Lake in over 20 years, they worked tirelessly with the local Property Owners Association and county building officials to start the home. After proper planning and preparation, Comal County Habitat for Humanity kicked off Gary's Habitat home build on June 26th. The home build kickoff was the perfect example of a community coming together with our construction regular volunteers, the New Braunfels Jaycees group, staff and Gary gathering to raise the walls of his Habitat home. In dedication to the memory of dedicated Habitat volunteer and friend Kevin O'Toole, this special home build had all of the walls constructed by the end of the day and OSB attached within the week.

When asked how he felt to see his home in the stage that it's in now, Gary said, "it is just an amazing feeling knowing that not even a couple of months ago it was just grass, and now it is almost a complete house. (The kids) love the yard and running around the yard. (They) love that there is a yard to play in and love to go inside and see their rooms. They already claimed their rooms and go in them when we drive by."

"We never had a house of our own, just rentals," added Gary. "No more small spaces... and just a wide open space for our family. I can imagine the kids running around the house the first day (after we move in)."

Comal County Habitat for Humanity hopes to have Gary and his kids home by Christmas and wants to thank everyone involved in funding, planning, volunteering and building 736 Hummingbird Hill.



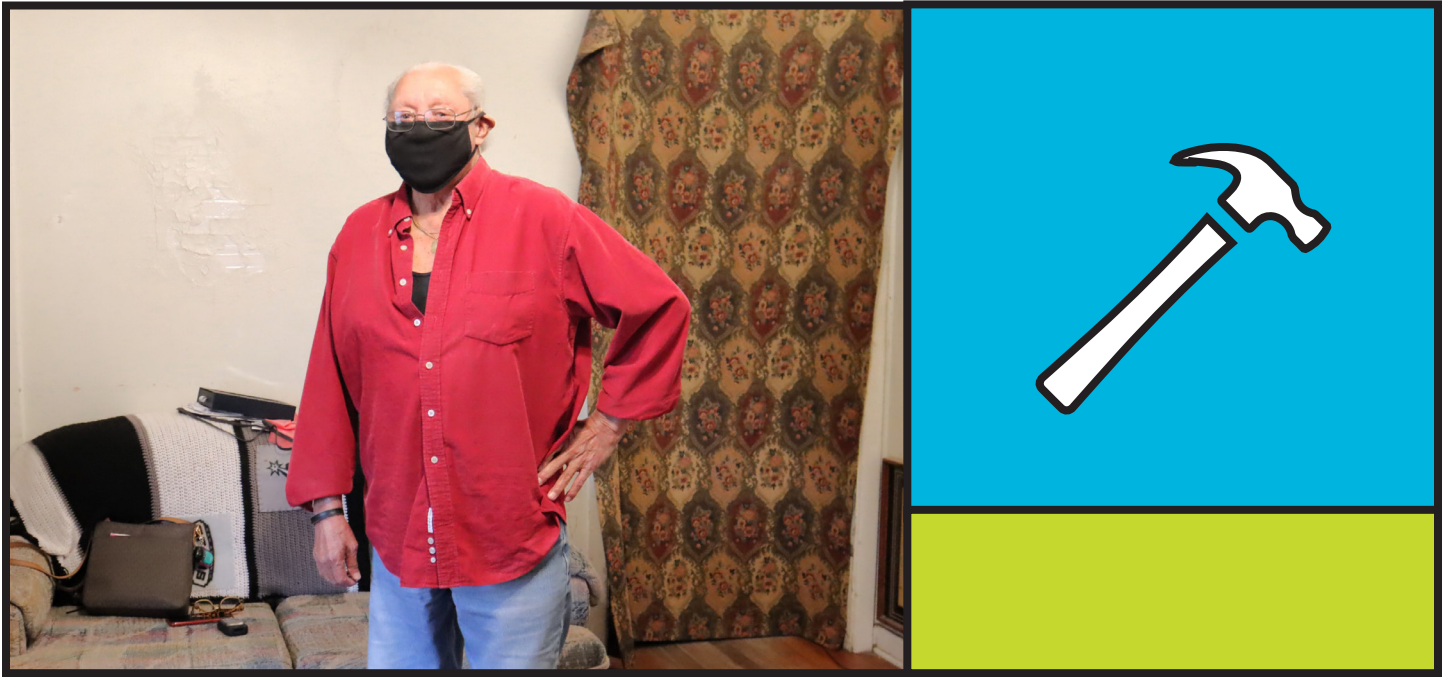
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**We never had a house of our own, just rentals. No more small spaces... and just a wide open space for our family. I can imagine the kids running around the house the first day (after we move in).**

**-Gary, future Habitat homeowner**



## ReBuild: Margarito “Junior”



We are thrilled to start our first ReBuild project. Margarito “Junior” Castilleja was born and raised in New Braunfels where he has lived for the past 80 years, working in the community and raising his two children. He’s an active member of the community and the local Catholic church just down the road. When asked why he wants to stay in his New Braunfels home he says “Because I live here! Where else would I go? I don’t want to go anywhere.”

The condition of Junior’s home currently is dangerous. Throughout the house there are large holes in the drywall exposing the wall studs and insulation, water stains on the ceiling from a leaky roof, missing floor boards, and cracks in the walls. The floorboards in the bathroom have been removed due to rotting wood, leaving only an unstable subfloor to walk on. The shower/tub lacks the necessary accommodations Junior needs, such as handrails and a seat.

Our Home and Land Development Manager, Kristin Reynolds, along with our Construction team have been working with Junior to create the floor plans for the new home that will be built on his current foundation. They recently made the final design choices for the interior as well. The next step will be demolition of the existing structure!



# introducing new homebuyers

**Since 1993, we have helped 50 families achieve strength, stability and self-reliance through shelter. If you or someone you know finds themselves facing barriers to opportunity due to inadequate living conditions, we may be able to help.**

At Habitat, we believe that everyone deserves a safe, affordable place to call home. Unfortunately, statistics tell us that one in four households in the U.S. pays more than 30 percent of their income for housing and may have difficulty affording necessities such as food or clothing. So, we have spent the past 28 years partnering with those who want to build better lives for themselves. We know, and have seen the data, that people thrive physically, mentally and financially when their home environment improves.

## **In need of better housing:**

Potential homebuyers might be dealing with poorly built, unhealthy, damaged or inadequate housing. Alternatively, potential homebuyers might have a rent or mortgage that they cannot afford, or may be living in a home that is inaccessible due to disabilities.

## **Willing to partner with Habitat:**

Our homebuyers put in hundreds of hours of “sweat equity,” which means they help build their own home and the homes of others in the Habitat for Humanity house building program, or volunteer at a Habitat ReStore. These prerequisite hours may also include classes in personal finances, home maintenance and other relevant topics to help ensure capability for the demands of owning a home.

## **Able to pay an affordable mortgage:**

Habitat offers homebuyers an affordable mortgage. Those payments are then cycled back into the community to help build more affordable homes.

## **Juana, Rene, Ana:**

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When asked what “home” means to her, Juana immediately responded with “a place to give my kids somewhere where they can feel comfortable, where they can actually know that they have their own room, where we don’t have to spend holidays anywhere else. We can just spend it in our home together.” 6-year-old Rene added, “I want my family to be safe and to have a home and to feel comfortable.”

## Candace, Joe, Maci, Abigail and Sydney:

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They are excited to have a home that provides enough space for Maci's medical equipment and allows them to grow as a family. When asked what home meant to her, Candace said "being able to have a roof over our heads for our kids."

## April, Riley, Azrael and Johnathan:

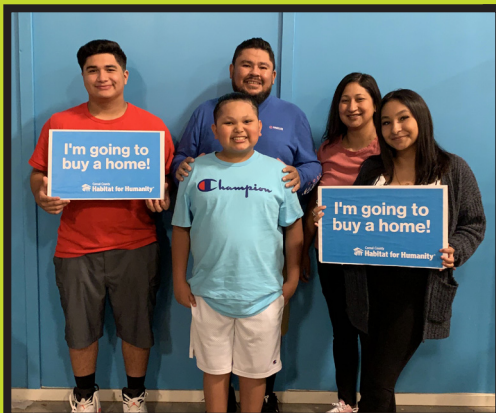
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The family looks forward to the security their Habitat home will provide. "I like to involve my kids in decision making, but it's been hard because renting or moving in with a family member comes with a lot of restrictions. It's going to be incredibly awesome and I think my kids are at a really cool age where they can contribute and have a good appreciation as well," said April.

## Isabel, Francisco, Giovanni, Laila and Noah:

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The family looks forward to the opportunities owning their own home will provide. When asked what home means to her, Isabel said, "Home means stability. It is an opportunity for myself, Frank and my kids to encourage us to become closer as a family. To show my kids what it is like to have our own home. It is happiness!"



# financial peace university

**In October of 2020 & March of 2021, Executive Director Crystal Moore led Comal County Habitat for Humanity's second and third course of Dave Ramsey's Financial Peace University or FPU. This course is a Christian based program that focuses on a step-by-step process of debt-free financial security.**

In our FPU Class of 2020, we had five of our future Habitat families participate. Throughout the course, they learned how to create a budget, pay down their debt using simple "baby steps", and make smart purchases.

"My life has changed since attending Financial Peace University because I see the impact of small convenience store purchasing and how quickly it all adds up." Amber explains, "Seeing it on my bank statement is upsetting because it definitely could have been used towards something else."

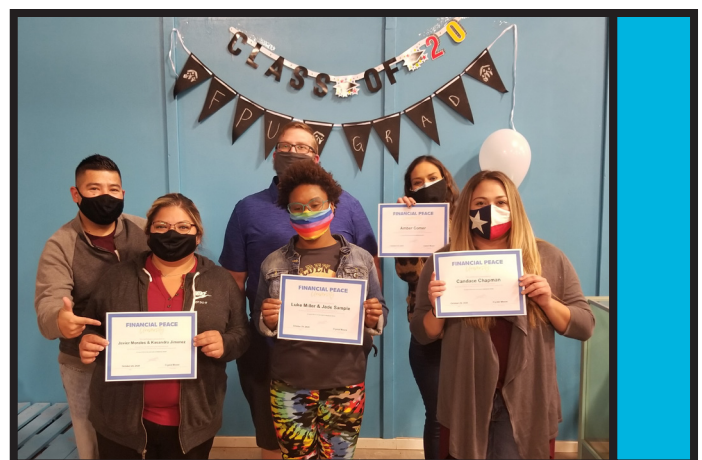
This course also teaches our future homeowners how to use their money wisely after they have paid off their debt. They learn about the different types of savings, money market, and investments accounts. The families with children learn how to pay little to no money for college. The course also talks about the importance of giving back to the community and charitable organizations once you're stable and debt free.

When asked about their experience taking the FPU course, Luke said, "Financial Peace University helped us as a couple to openly talk about our finances. This also opened the door for us to begin talking honestly about other things as a family. FPU gave us the tools but the one on one from our Habitat instructors solidified how to apply what we learned to our lives."

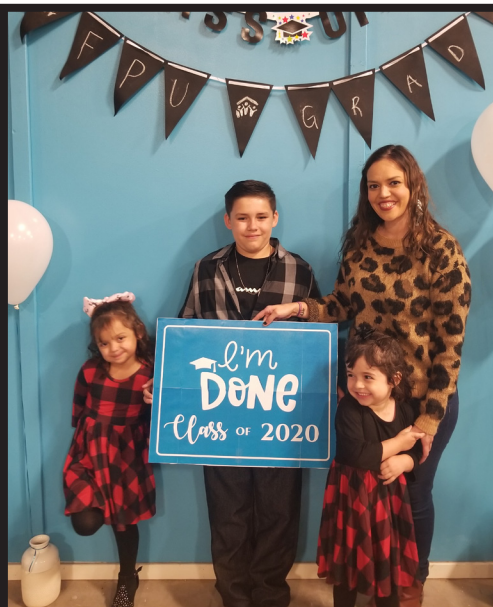
His wife, Jade, added, "The biggest effect FPU has on our finances is we are now accountable for our spending individually, as well as together by acknowledging pointless spending and setting healthy boundaries and limits."

For the Class of 2021, Home Program had guest lecturers including Kay Scott, Executive Director of Family Life Center; Leigh Clark, Personal Lines Producer from Miller & Miller Insurance and Wyatt Kunde, Resource Conservation Representative from New Braunfels Utilities. Graduation was held at Headwaters at the Comal, a non-profit outdoor community that focuses its efforts on stewarding the cultural, ecological, and community resources to make New Braunfels a special place to live.

The Home Program would like to thank all of these organizations and individuals for partnering with us and educating our families!



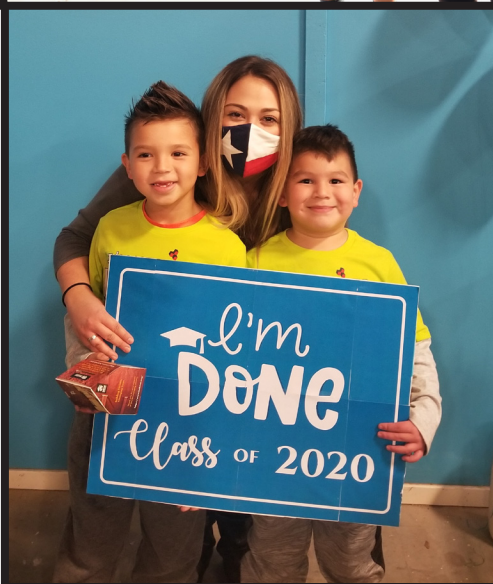




**2020: Total amount of debt the class paid off after the course- \$5,479.00**



**2021:**  
**Non-mortgage debt paid off - \$6,418**  
**Total amount the class paid off after the course- \$7,400**  
**Number of credit cards cut up- 3**





# comal county cares

**Comal County Cares is a centralized access point for coordinated community response by local nonprofits to assist New Braunfels and Comal County residents who have experienced lost income due to the COVID-19 pandemic, resulting in a struggle to meet rent/mortgage or utility obligations. The McKenna Event Center houses the Comal County Cares program and provides a space for in-person guidance.**

“Working with Comal County Cares has really opened my eyes to a lot of things within our community. When COVID-19 hit, I didn’t realize how much of our local population lives paycheck to paycheck in order to support their families in this quickly expanding city. We were there as a team to help support our Comal County neighbors when they were scared about keeping a roof over their heads, the next meal for their kids, spiritual/mental or any other burdens they may have been experiencing, because of COVID-19. It was nice to be able to help others during this time of need and provide the comfort, support and direction so many of us needed.” Katie recounts her experience at Comal County Care.

“The pandemic taught me that our community is so resilient and supportive. There are a lot of wonderful donors to help assist others with rent and mortgage expenses, and plenty of those in-need were in search of volunteer opportunities to ‘pay it back’ to the community.

Katie shared a memory, “A story that hit my heart was around Christmas time. A single mother had to quarantine with her children because of a possible family exposure. The mother didn’t have enough leave at work to get paid while she was at home. She explained that without that money, and already living paycheck to paycheck, she wouldn’t have Christmas for her kids. She said the older ones understood when she told them, but she was unsure how to explain it to her youngest, who was eagerly awaiting Christmas morning. Luckily, this community, the donors, and it’s non-profits have bound together and built even stronger relationships.

Comal County Cares was able to assist this single mother with rental assistance, food, and even helped her get connected with the Family Life Center, who could assist them with their Blue Santa Program. The mother did not have to tell her youngest that there wouldn’t be a Christmas, all because of the way our amazing community came together. This is just one of the many stories I have been involved with that just show there are good people out there, especially in our small, yet growing community.”

Katie saw the need for shelter in our community in a new light. “Seeing so many individuals positively impacted by CCC has been an amazing sight. Shelter is one of our basic living needs as humans and the instability caused by COVID-19 has made so many of our community members enter a state of crisis as they wondered how they will afford next month’s rent.





Pair this with the little knowledge of maneuvering federal and state laws surrounding evictions/foreclosures, and we see how our community members were pushed to survival mode. I truly believe without CCC intervention, many of our community members would have been unable to recover and would have faced eviction/foreclosure.”

Of course, just because CCC was able to assist community members with COVID-19 recovery, does not mean the work is over. COVID-19 not only exposed the issues our community members face, it amplified them. One such issue concerns affordable housing.



## Client's Story:

During the beginning of the COVID-19 pandemic, Luis was laid off. As a result, Luis and his family fell into a financial hole over the following months. He was unaware about the federal & state laws surrounding evictions/foreclosures and was unaware of the assistance around Comal County. The future for him and his family was very uncertain.

He felt very uncomfortable reaching out for assistance, however, he explained that the Comal County Cares team made him feel at ease when applying, gathering necessary documents and interviewing. Luis was shocked to find out about the friendliness of the team, and explained this made him feel less awkward when going through the process, especially being in such a vulnerable position.

With Comal County Cares, Luis felt empowered and reassured that help would be available. When he was finally approved for assistance, Luis explained it felt like a weight was lifted off his shoulders. He felt more in control of his finances and was able to successfully find new employment, without needing to worry about next month's mortgage payment and he could make a plan for the following months.

“

**I am so grateful for CCC and I hope in the future I can be in a position to help out like you guys have helped me.**

**- Luis**

# COVID-19

As we wrapped up the summer of 2020, many of us hoped we would also be putting the COVID-19 pandemic behind us. We had hoped the days of such uncertainty and vast unknowns had come to a close. We had hoped to return “back to normal” sooner, rather than later, and we were each left wanting in different ways. COVID-19 has not only reminded us of the importance of home, sanctuary, and refuge, but it has also made attaining safe and decent shelter increasingly difficult with a struggling economy, soaring local housing market, and service-industry employment options that do not seem to fit our new world.

We are in the midst of unprecedented times and those of us blessed enough to seek refuge in our own homes have had the opportunity to reevaluate its value: a safe place to gather with family and energize the efforts of our day-to-day lives. While home is a safe haven for many, the reality of home can be less than ideal for others. There are many families in our community facing substandard housing, and quarantining or working from home can add stress and despair to already challenging times, and uncertain.

The global pandemic changed life as we know it. Many believe the world might never return to the sense of security that we once relied on as we planned our days, vacations, bills, work hours, and our children's educations. Knowing our neighbors have been hit hard by the economic shocks of COVID-19, we have partnered with numerous local agencies and foundations to meet the needs of our growing community.

Like many, our staff took on the task of working-from-home and moving meetings to scheduled zoom conversations. Simultaneously, we struggled with the same questions that plagued everyone: What will school look like for my

children? How do I get groceries? When will this be over? What can I do to help ease the burden of the community around me? Still, Comal County Habitat pressed on to meet the needs of the families we partner with and continue the dream toward home for each of them.

Our volunteers kept safe and healthy by masking-up during volunteer hours and reducing the number of volunteers present simultaneously on each jobsite. Their dedication to our mission has never been more apparent than when they continued to donate their most precious resources: time, skill, intention, and passion.

Comal County Habitat for Humanity has brought hope to many families and individuals, and we will continue to do so. Our mission of building homes, communities, and hope will never stop. The world might change again before we all know it, but the mission of “home” is something as old as time. Man has always needed a safe place to lay his head and an economic turn has never solved that need for everyone: only neighbors, collaboration and compassion can do that.

And yet again, we count our blessings and give thanks to you, our volunteers, donors and supporters.. We rely on you as a dedicated teammate on this journey through a global pandemic, and we press upward and onward to sustainable, secure, affordable, and decent housing for everyone in Comal County.







# donors



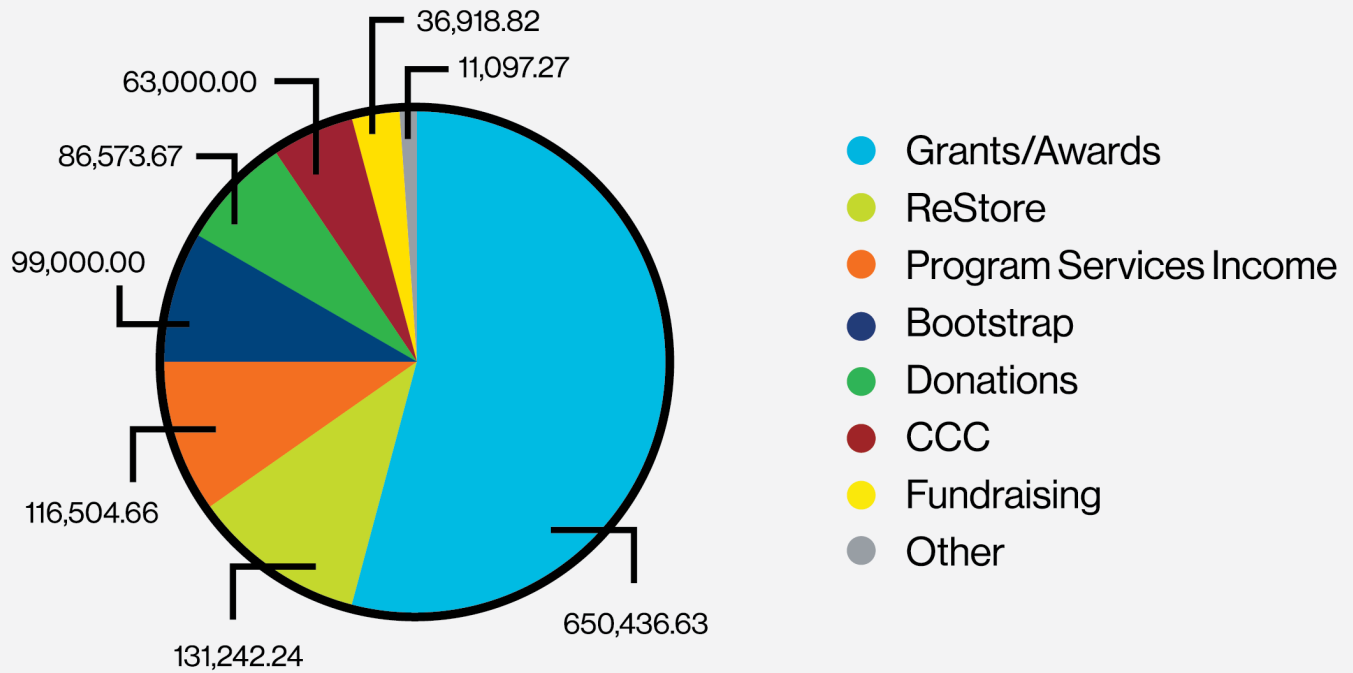
**Gordon Hughes and Virginia Hughes  
Dan Chapman and Brenda Chapman  
Kenneth McIntush  
Renaissance Charitable Foundati  
Bryan Ammann  
Scott Brothers  
Harvey Haas**

**Jim Hawkins and Laurel Hawkins  
Bob Woodson  
Judy Thomas  
Shirley Manning and Bob Manning  
Judy Wolter and Wayne Wolter  
Dean Edmundson  
Kandace Tornquist and Perry Tornquist**

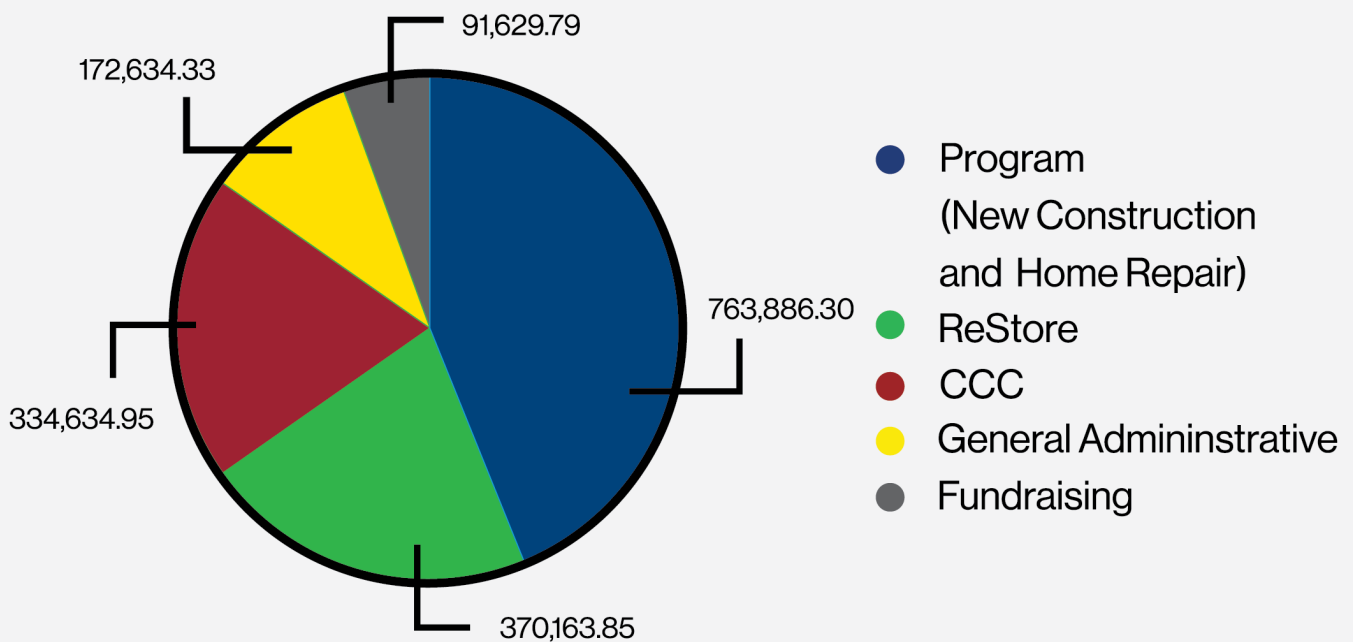
# grantors



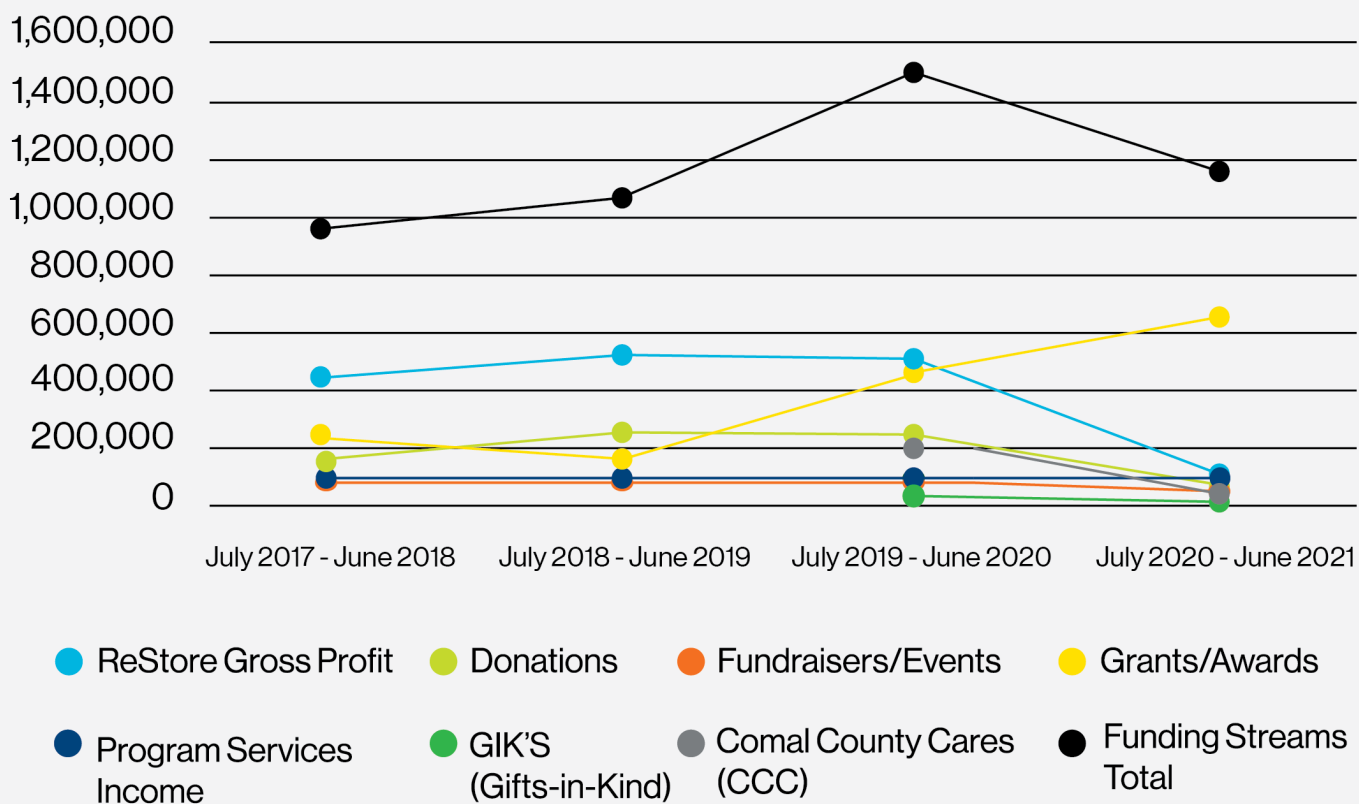
## REVENUE



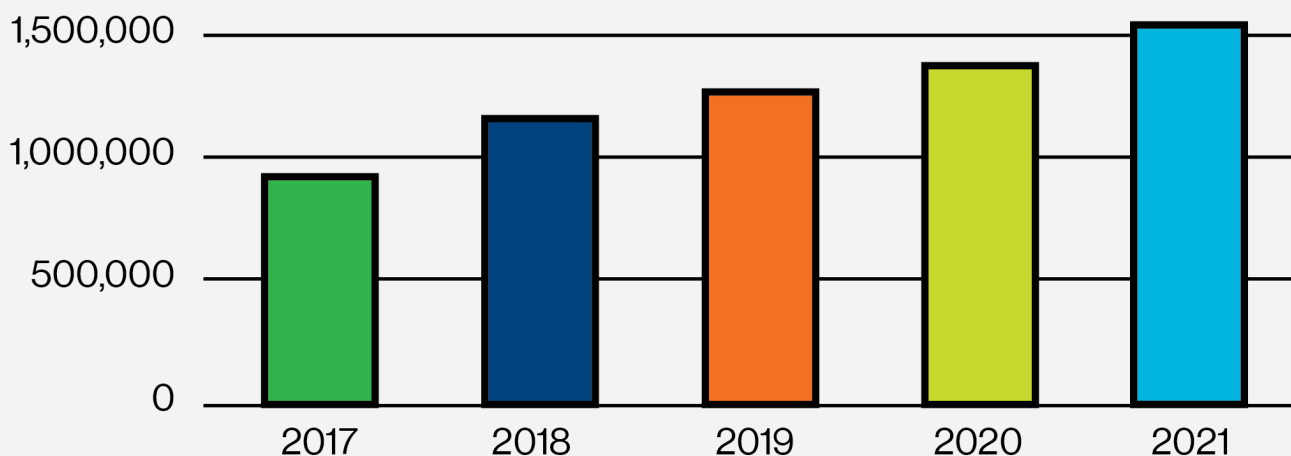
## EXPENSES



## FUNDING STREAMS TREND



## MORTGAGE PORTFOLIO



# volunteers

**With Habitat for Humanity, you have the opportunity to build in your community and also in communities around the world.**

**Because of the help of people like you, whole neighborhoods improve and completely transform. Through this transformation, families achieve the strength, stability and independence they need to build a better life.**

Volunteering in the time of the pandemic is more complicated than in normal circumstances. Organizations not only have the logistical challenges of managing the demand for services, but there is also a need to keep everyone safe. Volunteer participation has decreased this last year, but it certainly hasn't stopped.

We understand everyone's time is valuable therefore; Comal County Habitat for Humanity is now utilizing Civic Champs as our volunteer management platform. It's user- friendly, which allows volunteers to sign up to help build a stronger community. Volunteers can easily search for opportunities, sign waivers & provide feedback.

Volunteers have an attitude for gratitude and a commitment to serve, even in times of great uncertainty. They are vital in lending a helping hand with our partner families to be able to fulfill our mission of providing a world where everyone has a decent place to live. We value and appreciate those that have become an extension to the Comal County Habitat for Humanity family.

Each year, Comal County Habitat for Humanity recruits and retains thousands of volunteers to build homes, transform communities, and change lives. Building affordable homes and creating strong stable communities is our mission.



Department	# of volunteers	# of hours
Construction	93	2,288
Admin	5	251
Seal Team Program	3	242
ReStore	1631	3,707
Special Projects	47	109
Total	1779	6,598



## Volunteer of the Year: Dean Emundson



Volunteering is at the heart of Comal Habitat. With that, we want to acknowledge our Volunteer of the Year, Dean Emundson. Dean was raised on a farm in southwest Minnesota with 2 brothers and 2 sisters. He was active in 4H and FFA. After high school, he went to college at South Dakota School of Mines & Technology, receiving his Bachelor of Science degree in 1967.

After college, Dean moved back to Minnesota to attend law school and received his Juris Doctor degree in 1971 and passed the Minnesota Bar the same year. For several years, he worked in the legal department of the 3M Company, handling intellectual property matters. In 1982, Dean, his wife (Sue) and daughter (Jenna) moved to Colorado, where he established his own law office.

In 2001, Dean and Sue relocated to Texas. In addition to legal work, he was volunteering with non-profit organizations including the rural fire department, Lions club, and the Texas Cotton Gin Museum where he served on the Board of Directors

for several years as Vice-Chair & Chairman. Later in 2012, they moved to New Braunfels. Dean began volunteering at Comal County Habitat for Humanity in 2013 and is still currently active at the ReStore (particularly the Donation Center) as well as serving on the Board of Directors for the past few years.



**I have been very fortunate to have the opportunity to serve our community in this way.**  
-Dean



## National Volunteer Week: Luncheon

In 1974 National Volunteer Week was established as an opportunity for us to recognize the impact volunteers make and the service that they provide to our communities around the country. Every volunteer around the country takes on the great challenges of the world in hopes of building stronger communities and to give hope for a better future. At Comal County Habitat for Humanity, we are always eager to celebrate the volunteers that pass through our offices, our ReStore, our jobsites, and the community members that use their voices to advocate for our mission of decent housing.

Though our Volunteer Appreciation Luncheon was different this year (CDC guidelines), our appreciation for our volunteer community was the same: overwhelming gratitude, inspiration from selfless actions and encouragement from volunteers' commitments to continue the work and the Comal Habitat mission. Though our options for volunteering this fiscal year have been limited or altered due to Covid-19, the hearts of our volunteers are steadfast and unwavering and they deserve celebrating. To account for safety guidelines, we thanked our volunteers with a quaint luncheon and goodie-bags with the help of our gracious sponsor: Farmers Insurance JP Kesselring Agency.

We enjoyed individually-wrapped lunch from The Honey Baked Ham Company and we thanked our volunteers with a gift bag that consisted of a specially designed volunteer t-shirt, CCHFH hand sanitizer and a mask.

Our hopes for next year are the same as they are every year, "bring people together to build homes, communities and hope," and we know our volunteers will pave the way forward with their generosity, empathy and dedication to housing in Comal County.



“

**Every individual, family or group that volunteers with Comal County Habitat for Humanity is changing lives and communities here in Comal County. Volunteer service allows us to expand our impact and help more families to live in safe, decent, affordable homes. We owe our volunteers an enormous debt of gratitude – we couldn't do what we do without them.**

**-Deepa Krishna Naik, Volunteer Coordinator**





**Everybody can be great...because anybody can serve. You don't have to have a college degree to serve. You don't have to make your subject and verb agree to serve. You only need a heart full of grace. A soul generated by love.**  
**- Dr. Martin Luther King, Jr**

## Accounting Volunteer: Janet Richardson

Janet grew up northeast Missouri and moved to the Kansas City area to begin her accounting career and married life with her husband, Dave. They moved to Katy, Texas in 1997. Janet and Dave have two daughters, both married, and one granddaughter. All of her children currently live in the greater Houston area.

Janet is a CPA and has been employed in the public accounting industry and not-for-profit organizations. She retired as the Assistant Controller for a large church in The Woodlands when Dave retired from ExxonMobil, allowing them to move to New Braunfels two years ago. Her interests include travel, family time, trying new restaurants, an appreciation for wine, and attending

musical performances. Janet also enjoys bicycling, floating the rivers, and anything outside on a sunny, warm day.



# comal county women build

This year has been quite the journey for all of us, and our Women Build Committee was no exception. The Comal County Habitat for Humanity Women Build Committee started the year off with big plans in July of 2020 with Melanie Ramirez as President. While some of those ideas came to fruition, others had to be adapted due to Covid-19 and a change in leadership. Melanie Ramirez resigned as Committee President in October of 2020 to pursue new adventures and we are thankful for the time that we had with her and the work she did in this community.

In October of 2020, Vice President DeeDee Wier (staff member, Construction Controller) had no trouble rising to the occasion, and was elected as Committee President. DeeDee said, "It is my plan to grow the committee, to help with fundraisers and events, as well as be more involved in what Comal County Habitat for Humanity has to offer for volunteer needs!"

As President, DeeDee made a move that has helped us all stay connected throughout the COVID-19 pandemic. "At this time many people are communicating over Social Media. If we can prepare and grow the committee through (our) Facebook (group), it will prepare us for when we are able to have volunteer opportunities again!" Within the first month, the Women Build Facebook page gained over 300 followers. We provided tips and tricks on power tool usage, small DIY projects and general construction knowledge. The decision to take our committee virtual kept us connected throughout such rapidly changing times. While fundraising events were all but cancelled,

Women Build pressed on and celebrated National Women's History Month in March of 2021 in style – virtually!

Comal County Habitat for Humanity Women Build jumped at the opportunity to highlight several spectacular women in our community by launching our HerStory social media campaign. Throughout the entire month, we introduced twenty local women through social media and gave recognition to the amazing things they do for New Braunfels. Our HerStory campaign was a huge success and put a much-needed spotlight on our Women Build program and how we make an impact for Comal County. The Women Build Facebook group gained close to 200 members throughout the month of March and we are hopeful that many will join our committee and help with the Habitat mission. We were also able to celebrate these women and many others at our Purse Bingo fundraiser!



**Cinco de Mayo Workshop**



## Purse Bingo:



May 1st, 2021 Women Build launched our first workshop of the year. In recognition of Cinco de Mayo, we started things off easy with a DIY mini pinata and included lunch for our participants in the warehouse on-site. When the committee is interested, we will continue to host 2-4 hour workshops that empower women to step out of their comfort zone and engage with their community. Equipping women to use power tools with training and guidance from our construction crew is valuable in increasing self-confidence for women that might want to volunteer on the build sites.

We also are elated to honor our Women Build Committee member of the year, Katie Nolte. Katie has had a major impact within our committee by offering help and taking initiative, showing up early to set up and staying late to clean up, all while advocating for Comal Habitat in this growing community. Her dedication has made the Women Build Committee successful, despite the challenges present this year. The entire Women Build Committee and Comal County Habitat for Humanity team owes a big thank you to Katie for her dedication and focus to the mission.

### Katie Nolte and HERstory:

"I joined Women Build for multiple reasons. I love helping the community and getting to know others that share the same passion. I enjoy home building/renovating shows (a little too much) and realized I didn't have a lot of skills when it came to anything building-related. Women Build has taught me not only the struggles that a lot of our community families face with affordable housing, but also that amazing things happen when like-minded groups and individuals get together. Comal Habitat has become a second family to me over the past year and the employees and volunteers have taught me some valuable construction skills."



Katie Nolte

**"I have also loved being able to see a slab of concrete be created (with the help of my own hands) into a loving home, while sweating alongside the deserving family and learning their story."**

# home & land development

**As Comal County Habitat for Humanity adapts to the ever-increasing cost of land in our community, we've adjusted our building standards to follow in the footsteps of many Habitat for Humanity affiliates across the country and the world. We've built 50 single family Habitat homes, with Gary's family home as our 51st and scheduled to kick off summer of 2021 in Canyon Lake. The future developments we've been working on will look different than these traditional single family homes and utilize more land and make a bigger impact on our community and mission of building safe, decent, affordable homes with families in need.**

Casas de Esperanza – located in the West End of New Braunfels at the end of Michigan Street, Casas de Esperanza is the future development of seven family homes. A first in Comal County Habitat history, six of these seven townhomes will share a firewall and all seven units will be two stories. Designed to support some of our larger families in queue and multi-generation families, these homes feature two bedrooms downstairs and two bedrooms upstairs.

2662 Second Street – further down the street from Casas de Esperanza is a lot that will be the future site of another first in Comal Habitat history – a duplex with a shared back wall. One home will face Katy Street and the other will face Second Street. These homes will feature a modern, open floor design with a slanted roof and concrete stained flooring. The homes are each two bedroom, two bathroom and one flex room.

268 & 278 McGaugh Avenue – Comal County Habitat for Humanity's future development at 268 and 278 McGaugh Avenue will serve an underserved population in our community. The two lots will be combined into one large lot, and contains 5 attached homes suitable for elderly individuals, small families and/or veterans.

In the midst of the developments mentioned above, Comal County Habitat has also implemented the

planning and design process for our ReBuild Program in partnership with our first ReBuild family – Mr. "Junior" Castilleja. This future Habitat home will be extremely ADA accessible to fulfill Mr. Castijella's need for a safe, decent, affordable home.

Part of Comal County Habitat for Humanity's mission and promise to our community is to use our resources responsibly and to the best of our ability. This includes the resource of land and maximizing land use. Buildable land is one of our most needed assets and critical to our mission, and yet affordable land has become harder to find. Donated, discounted, or willed land has a tremendous impact on our ability to partner with local families.



**We buy land to build homes.**

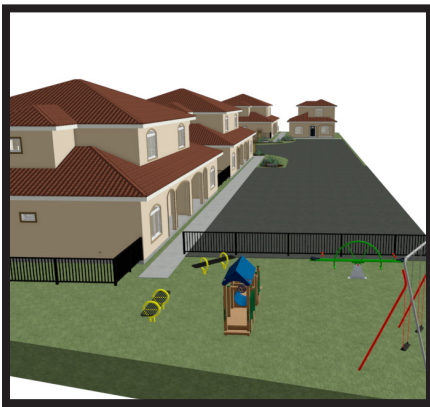
**(830) 625-4025**

**land@comalhabitat.org**

**2nd street**



## Casas de Esperanza:



In May of 2018, Comal County Habitat for Humanity purchased a large lot off of Katy Street and the end of Michigan Street. "We knew that it was going to take a lot of development, fundraising... but we had two families that needed to move forward pretty quickly, so we went to the city and platted out the two homes on Katy Street, and that is now where two Habitat families live," said Executive Director Crystal Moore.

For the remainder of the lot behind those two homes, Comal Habitat saw an opportunity to build higher density than the usual single family homes built in the past, which opened up homeownership opportunities for families that couldn't quite afford a single family home. "We started with different grant opportunities," said Crystal. "The SHOP (Self-Help Homeownership Opportunity Program) grant seemed to be a good fit."

SHOP gave Comal Habitat parameters, such as no homes could be within 130 feet of the railroad tracks and at least five families had to be impacted. "It took about 18 months to go from trying to have it (the driveway) be a private drive to the compromise of a hammer head-shaped drive, which we feel like left us the space we needed," added Crystal.

Still working within SHOP grant guidelines, Comal Habitat worked with local engineering companies

to develop a site plan where five units would meet SHOP expectations of being 130 feet away from the railroad tracks. From there, enough land was leftover to fit two more units on the lot closer to the tracks. "In the last 18 months, it went from this generic idea to being more detailed, including post office boxes and starting to move forward on getting bids for land development," said Crystal.

In 2020, CCHF's Board of Directors voted unanimously on "Casas de Esperanza", or "Houses of Hope" for the development's name. With a Spanish-inspired look decided on for the development, Habitat staff worked closely with local design agency Kokanee Solutions to turn Casas de Esperanza into a viable floor plan capable of suiting multiple family's needs. With two bedrooms downstairs and two bedrooms upstairs, these homes fit large families and multi-generational families.

Casas de Esperanza is currently in the planning and development stages with platting applications, site preparation, roadwork, and utilities. As we work through the planning and development stages of this unique neighborhood, seven of our Habitat families in queue will soon see construction begin on their future homes in Casas de Esperanza, a community of safe, decent, affordable homes tucked away here in New Braunfels.



# ReStore

## Mission Statement:

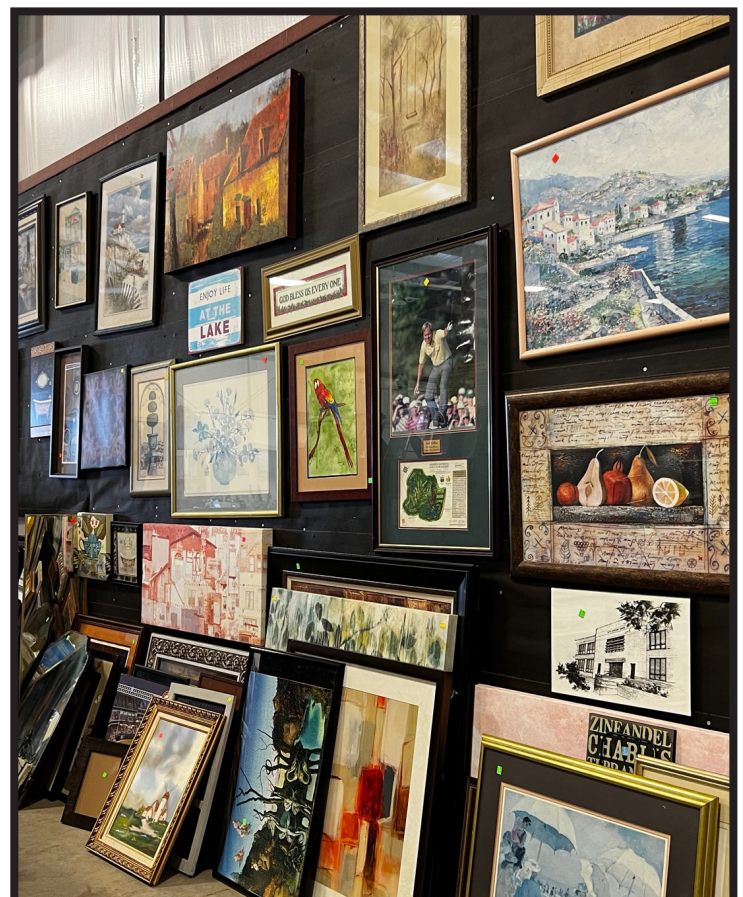
**The ReStore funds the mission of Comal County Habitat for Humanity by selling new and gently-used home good items to the general public. Funds raised by the ReStore contribute to the cost of building Habitat homes as well as covers many of the administrative and operational expenses for Habitat. This provides donors the opportunity for their donation to go directly to the building of safe, decent and affordable homes here in Comal County.**

This year we have all encountered different obstacles as we adjusted to COVID-19, CDC guidelines and changes in staffing and volunteers, but Comal County Habitat for Humanity's ReStore is resilient. We were able to work as a team to deal with the difficulties, and we were so thankful that our donors, shoppers and volunteers returned when Covid restrictions changed. As shoppers returned, we were thankful to see an upswing in sales, donations and volunteers coming in to the ReStore. By the grace of God we have persevered. We are proud to say that we were able to be available to support (and be supported by) our community in a time of crisis.

Tiffany Crowson started as a Donation Ambassador in March of 2020. She accepted the position of Donation Supervisor in November 2020 and became the ReStore Manager in January 2021. She is implementing many great ideas and changes to the ReStore. The efforts of Tiffany and Deepa, our HR coordinator, have brought us many new staff members. The hard work and dedication of our staff has given the ReStore a makeover from the parking lot, through the front entrance and all the way to the yard. These changes have made donors and shoppers happy to spend more time supporting Comal Habitat.

Along with continually receiving donated items from our generous community, we are adding selected new stock items to our purchased merchandise inventory. We consider the items that our customers request and are happy to make their shopping experience more complete. These items include paint supplies, garden supplies and various hardware and tools that we do not normally receive as a donation.

Though this ReStore year has not been typical, we are grateful for the staff, donors and shoppers that have made it a special year nonetheless.

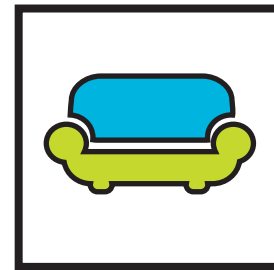




I am excited to show my team work on what I can do to help with making the ReStore successful.

- Tiffany Crowson,  
ReStore Manager

“



The ReStore is a Godsend. I love the inner workings with faith and family. God knew I needed a change and sent me here.

- Judith O'Donnell, Staff



**Location:**

1269 Industrial Drive  
New Braunfels, TX 78130

**Store Number:** (830) 625-7005

**Donation Number:** (830) 387-1232

**Hours:**

Monday - Saturday: 9 AM to 6 PM  
Sunday: 12 PM to 6 PM



# construction

**Habitat for Humanity builds decent & affordable homes in partnership with families in need of a decent place to live. Habitat homebuyers help build their own homes alongside volunteers and pay an affordable mortgage.**

## **Decent:**

Habitat houses are modestly sized. They are large enough for the homeowner family's needs, but small enough to keep construction and maintenance costs affordable.

Habitat for Humanity uses quality, locally available building materials. Habitat home designs reflect the local climate and culture.

## **Affordable:**

The labor of volunteers and partner families, efficient building methods, modest house sizes, and no-profit loans make it affordable for low-income families to purchase Habitat houses.

## **Habitat Houses in North America:**

Habitat houses in the United States and Canada are typically built using wood frame construction, Gypsum board interior walls, vinyl siding and asphalt shingle roofs.

U.S. and Canadian Habitat houses are modestly sized with three-bedroom houses typically not exceeding 1,050 square feet of living space.

## **Habitat Houses Around the World:**

Throughout the countries where Habitat for Humanity works, houses are designed for the local setting. Habitat builds with locally available materials by country, reducing costs and making it easier for homeowners to maintain the houses.

For example, houses in many African countries are constructed with fired clay bricks and tile roofs made of cement or fired clay. Houses in Latin America often are built with concrete block or adobe walls and metal roofs. Houses in the Pacific are often built with wood frames and are constructed on stilts.

People of different countries use their houses in different ways. Habitat's house designs reflect these cultural considerations. Meals are cooked outdoors in many African countries; there, Habitat plans call for a kitchen area outside of the house. In the Philippines, laundry and other chores traditionally are done on a small outdoor utility porch, so house designs reflect this custom.

No matter where they are built, Habitat house sizes always are designed to meet the homeowner families' needs while keeping costs as low and affordable as possible for low-income families.





## Gary's PreBuild:



We are so thrilled to report that all of Gary's family home pre-build tasks have been completed. Walls, cabinets and painting both the doors and the trim are all ready to get to the jobsite.

The unseasonably rainy weather has adjusted a few things for us with Gary's build, but the steel is going in for foundation and TIG Plumbing will install the waterlines in the foundation. The electrician subcontractor, IES Electrical, will go install the slab bond wire. Once that is all done, we will be ready to have concrete foundation poured. Once concrete is poured, we will have to wait for 72 hours for concrete to cure and then we will proceed with Build kick-off and installing walls, OSB on sides and then blue board on top of OSB siding.

This build has had a lot of setbacks due to pandemic and weather but we are pushing forward to build Gary and his families home. Everyone is looking forward to starting this build!

In approximately 70 countries and nearly 1,400 U.S. communities, the families who build with Habitat know the life-changing security of having a decent place to live.

Since 1976, your partnership has helped more than 35 million people create better lives in better housing. We are proud that Comal County Habitat for Humanity is partnering with Gary for our 52nd home.

Let's keep building!



# repairs

Habitat for Humanity offers home repair services to homeowners so they can continue to live in safe, decent homes for years to come. Some of our home repair work includes painting, landscaping, weatherization and minor repair services to preserve home exteriors and revitalize neighborhoods.

## How does Home Repair work?

- Families partner with Habitat based on income, need and willingness to partner.
- We use volunteer labor and donated materials to keep costs low.

## Why do we offer these exterior maintenance services?

- Families need to live in safe and well-maintained homes.
- Neighborhoods become revitalized.
- Community connections are made.
- Affordable housing inventory is preserved.

## Joanne's Story:

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The Comal County Home Repair Program covers repairs in three categories: Weatherization, Aging in Place, and A Brush With Kindness. Most of the projects our team works on fall under one of these categories but more and more we are coming across projects that span all three! We recently had the opportunity to sit down with a homeowner for one of these projects and talk about her experience.

Joanne didn't know about the Comal Habitat Repair Program until she saw a flyer at the Westside Community Center. At first, she thought it was a mistake because Habitat builds houses, but then she decided to take a chance and call because she needed her house repaired.

**This had been a prayer of mine for years. I don't know when it's gonna happen. I don't know how, but I know it's gonna happen. And when I saw that flyer there (at the Westside Community Center) I thought, there's my answer. There was my answered prayer.**

**- Joanne**

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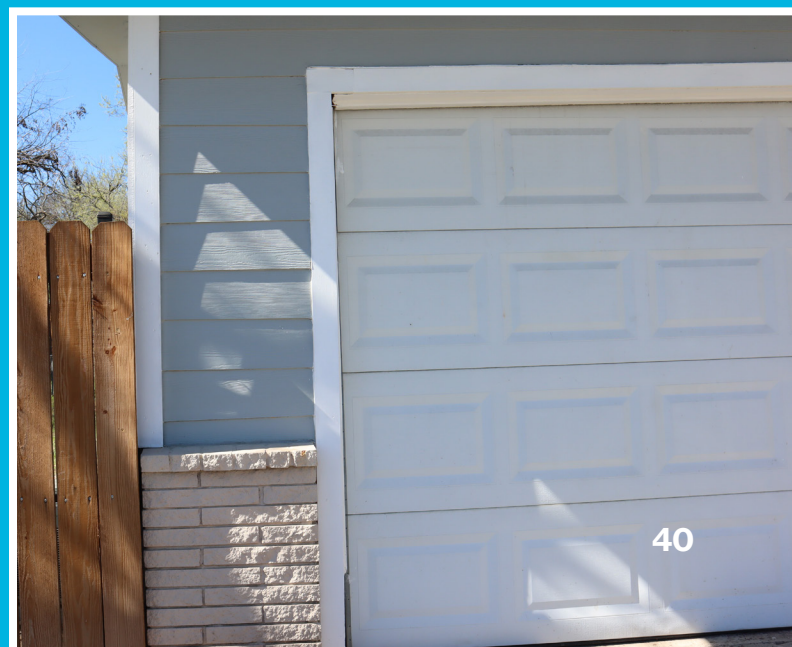
A majority of the work was completed on the exterior of the house. [After removing the existing siding (including asbestos removal), removing and replacing the roof trim, leveling the foundation, replacing (11) original windows, and repairing brickwork.] After all of this was complete, our construction team painted the entire exterior of the house.

"Deedee was patient with me because I did change my mind, I don't know how many times. Probably, three or four times, about the paint, I said 'Don't buy it yet because I'm not sure yet I changed my mind again!'" Joanne explained. But we assured her, the number of times she changed her mind didn't matter, the most important part of this project was that she was happy with the work.

The team also replaced several interior doors, as well as her exterior front and back doors. New light fixtures were installed by each of the exterior doors. Joanne explained how safety was a concern before these repairs were complete, "Before then, I was having trouble with the door because the house was not leveled. So, the door did not lock. So I had to push the sofa against the door at night. And I would put a bat, under the knob, just to feel safe, so that I could sleep comfortable because my door wouldn't, there were times when it would lock, times when it didn't lock. Most of the time it didn't lock."

At Habitat for Humanity we strive to build safe and affordable housing for those in our communities. Through the repair program, Joanne is now able to live in a safe home where she doesn't have to worry about her front door locking, or drafty old windows. The program was able to do this work at an affordable cost to her through the use of grants and sponsorships from our generous donors.

"(When) one of the guys said that they were going to show up, they would show up. I felt very comfortable with all the guys, each and every one of them." Joanne continued, "Tony was so kind, I said 'Here's the key I'm gonna be home late today,' and he will leave the light on for me. They went far beyond to make my home look very nice."



**Our vision is a world where everyone has a decent place to live. One of the many ways that we uphold that vision is to Tithe a portion of our funds, not only for Comal County Habitat, but also for Humanity Haiti. This chapter is hard at work partnering with families and communities within the area they serve.**

This fiscal year, we were able to tithe to Habitat Haiti to support its many programs. We keep up to date following their projects and celebrating successes through their website, email exchanges, and their very active facebook.

One of the most remarkable things that we are excited to share with our supporters is the success of Habitat homes in Haiti, even with increased natural disasters and risk.

Habitat Haiti shares this notable resilience in the homes they've built or repaired with families: "While Habitat has yet to complete detailed assessments of more than 1,800 homes we built or improved in partnership with families here after Hurricane Mathew's devastation in 2016, early assessments indicate that roughly 98% of them are safe after the earthquake, free of any significant damage. But this is not the reality for most households in the areas impacted by the earthquake. Proof of this is the testimony of the mayor of Beaumont, Marcel Fortuné, who told Habitat for Humanity's disaster response team in Haiti that he is still coming to terms with how much the city has lost and how much remains to be rebuilt."

Habitat for Humanity began operating in Haiti in 1984 and has since served over 60,000 families through a variety of housing, settlement, and livelihood programs. As our local community supports us in building homes for Comal County residents and neighbors, we also support Habitat for Humanity Haiti in completing similar projects that have lasting benefits for our larger global brothers and sisters. Together, we can make a difference for families in Comal County while also making a difference across our world: creating a world where everyone has a decent place to live.





# In memory of Charlsie Hays

Comal County Habitat for Humanity would like to offer our sincere condolences to the family of Charlsie Hays. We are saddened to hear of her passing and will continue to honor her memory.

Charlsie grew up in a military family and lived in several places, including San Antonio. She married and raised her 2 sons in San Antonio and lived in Bulverde before moving to Comal County. Charlsie Hays was a Habitat volunteer for several years. She worked as admin and listed ReStore items on craigslist.

She was the first librarian at Smithson Valley High School but then retired and started to work part time at Connections and began volunteering at Comal County Habitat for Humanity Women Build. She was a founding member of the Unitarian Universalists of New Braunfels and helped physically build the congregation's building on Alves Lane. She made numerous contributions to the New Braunfels community as an active volunteer for causes in the social justice area.





# letter from our executive director: Crystal Moore

50 Homes, 18 Repairs, and countless lives have been impacted by your partnership with Habitat!

This year was a great celebration in building and closing on our 50th home. Benito and his family are home and enjoying all of their hard work in becoming homeowners. Benito has worked at a local restaurant for over 10 years, a restaurant many of us enjoy very often. Because he couldn't afford to live in New Braunfels, he was commuting from out of our area to build his career and provide for his family. Now he lives within minutes of work. Any of us that have had a long commute know the additional expenses associated with commuting, including increased costs for gas, depreciation in our car value, and additional car maintenance. We also know the strain that a long commute can have on our own stress levels, lost time with our family, and more. I find joy in knowing Benito isn't having to make this long drive any longer! This is only one small example of how a family's life changes when they are able to secure a local, safe, decent, and affordable home.

This year we completed our 4 home repairs that changed many lives in Comal County. These repairs consisted of building ramps, constructing walk-in showers, fixing doors and door locks, trading out non-working light fixtures, replacing drafty windows, and more. Most of our repairs have been in partnership with elderly, physically disabled, and/or veterans in our community, as we work to ensure that they can live in their homes longer and more comfortably. Statistics show our older neighbors live longer, healthier, and more social lives when they feel safe, can regulate the temperature inside their homes, and/or can access showers, doors, etc. I was

touched by one homeowner who was overcome with emotion to find out that his back door was now working after years of it being closed shut. He was filled with joy realizing he would now be able to let his puppy out more often and with ease. I hope today he has put a little seat on the back porch, and he and his dog are enjoying being outdoors. All of this was done with the help of our donors, volunteers, staff, and stakeholders. All of this was done in the uncertainty of a pandemic. I am inspired by the amount of support you all continued to show during such a turbulent year. I know most of us have had struggles of our own, but yet here we are still reaching a hand up to help our neighbors.

All of this was done with the help of our donors, volunteers, staff, and stakeholders. Furthermore, all of this was done in the uncertainty of a pandemic. I am inspired by the amount of support you all continued to show during such a turbulent year. I know most of us have had struggles of our own, but yet here we are, still reaching a hand up to help our neighbors.





50<sup>th</sup>  
home build

I recall a quote from Mr. Rogers as he reflected on scary times in his own life. His mother said to him, “Look for the helpers. You will always find people who are helping.” During the scariest of times, I’ve found volunteers with masks still showing up to build, shoppers still supporting the ReStore, donors still donating what they could, staff working endless hours, and board members and committee volunteers continuing to ask what more they could do. You all are the helpers. I can not thank you enough. Our Habitat homeowners, Habitat kids, staff, and all of our community can not thank you enough.

You all are the helpers and I can not thank you enough. Our Habitat homeowners, Habitat kids, staff, and all of our community can not thank you enough.

And as we are tired, and still pulling the weight of all that the last 18 months has been, where do we go from here?

A world where everyone has a decent place to live. This is our goal. More so, we are focusing on first ensuring everyone in Comal County has a decent place to live. As you have read in our local newspaper and talked about over the dinner table, Comal County is one of the fastest growing areas in our state. Affordable housing is a concern. Safe, affordable homes for people working for minimum wage (\$7.25) is next to non-existent. Safe, affordable rent and/or homeownership for those making double the minimum wage (\$14.50) is only slightly better. Pick your favorite restaurant, coffee shop, dry cleaners, day care, church, non-profit, delivery service, nail-salon, hotel, grocery worker, gym, nursing home, or any service based local business and find out what your favorite barista or bartender earns. Then, I beg you, go searching on the open market to find a safe, decent, affordable, and AVAILABLE place to rent or purchase for this person to live. You will see, we have a problem.





During the pandemic, we all became VERY aware of what a world without our frontline workers looks like. How many of us went without haircuts? How many of us thanked the grocery store clerk? How many of us waited for packages to be delivered at the door? These folks were our lifelines then. They were there for us. Now, it is our turn to be there for them. We must provide more affordable housing in Comal County. Habitat does this work through our New Build, ReBuild, and Repair programs.

one, health, financial, and/or job uncertainty. But now after months of being “stuck at home”, we are mended and understand the importance of home. It is now our turn to be there for them.

CONTACT ME if you know of any other way you could help. Please, reach out to me. We need everyone on the Habitat mission: to build more decent, affordable homes.

Here is how you can help provide more affordable housing: SHOP at our ReStore, funds from the ReStore build more homes in our local community. VOLUNTEER to help Habitat cut labor costs and help to make new builds or repairs more affordable. DONATE what you are comfortable donating. With the help of the PPP grant last year, we were able to weather the storm, but our donations were lower than they have ever been. I know this decline was because we were all dealing with the loss of a loved





As for me personally, 2020 was a life changing year. In the spring, I started the process of building my forever home. As a child with insecure housing for the first 16 years of my life, this was a huge accomplishment. I have worked hard my entire life, saved, protected my credit, and saved some more. I had purchased homes before, but never built one, so it was a learning experience to be on this side of things. I know construction well, but as the homeowner I needed to know more about material options, timelines etc. We have taken all that I have learned and are applying it to improve our home building processes. As you know, moving and/or building is already stressful, but I was doing this during all the chaos that was 2020.

Then, in November, my Mema passed away. She was the only living guardian I had left. She most certainly was the only stable “home” I ever had growing up. I can’t explain to you what it felt like growing up to have one certain “place” to be in or how it felt walking into a home that smelled of red beans, cornbread, and laundry filled with love. I knew, whatever the world brought me, I could be with her and be home. She always had a bell on her door, and when I would walk in, I would hear it ring softly. I would see her come around the corner in her country summer dress, her smile would widen, her arms open, and in the most comforting Texas drawl she would say, “Well, Crystal Marie... Come on in this house honey, come here and rest.” If there was a group of us she’d say, “Now, y’all come on in this house, and rest.” We’d sit at the little round table in her kitchen and we would visit, laugh, cry, whatever our hearts needed. And rest I would.

Through the grief, in December, I had reason to rejoice when we closed on our forever home. In the good Lord’s timing, he knew I was going to need this forever home at this exact time. As I’m sure you feel, being home is important. Being home gives me peace. Having a home provides me with safety and security. Home gives me a place to rest when the outside world is wild.

Clint, a Construction “regular” volunteer, helped me refurbish Mema’s old kitchen table, which I brought home and now lives in another room. I also have a newly built round kitchen table. Now, I can offer my babies a place to “Come on in this house. Come here and rest.”

This year, I know more than ever how a child needs their home, a place to rest.

I am reminded again, and inspired, that this is what we are doing here at Habitat.

Won’t you join me in providing this restful place to other seniors, neighbors, and children in our community?

If so, SHOP, DONATE, VOLUNTEER, or CONTACT ME. My phone number is (830)387-6768.

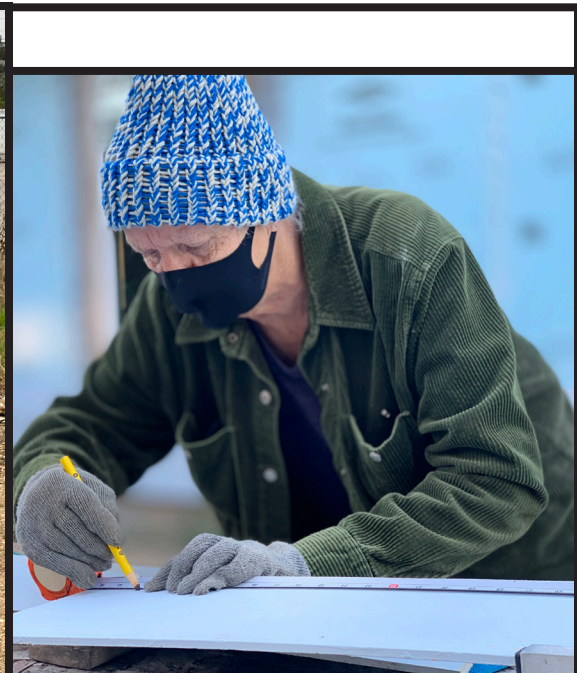
And if you are in the neighborhood, stop by. I have a little bell on the front door.













strength,  
stability and  
self-reliance

