

# building together.

Impact Report 2019/2020



Comal County  
**Habitat**  
for Humanity®









## **mission vision**

**A world where everyone has a decent place to live.**

## **mission statement**

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

# foreward by Kristi Aday



The Comal County Habitat for Humanity Annual Impact Report is an opportunity to look back at our achievements over the past year and celebrate our successes as an affiliate. I believe 2019-2020 will prove to be a watershed period in our affiliate's history, just as we will look back one day and see this time as a watershed moment in our nation's history.

Housing affordability is a growing problem in Comal County and Comal County Habitat for Humanity has taken a leadership role. No other organization has made as many strides in providing decent, affordable, safe housing in Comal County than Habitat for Humanity. With the accumulation of more parcels of land over the last year, we are poised to continue our mission well into the next year. The affiliate has also taken a leadership role in the discussion by joining the City of New Braunfels Workforce Housing Advisory Committee, which will make policy recommendations to the New Braunfels City Council on improving access to reasonably priced housing.

The creation of the Home Repair program this year addresses another great need in our community, one with significant pent-up demand. Applications have been flowing in for long-standing home repair issues across our city. Research studies show that the most important contributor to neighborhood stability is home ownership. Stable neighborhoods see less crime, less turnover and property values are preserved. Allowing these residents to stay in their homes through low-cost home repairs adds value to our community beyond what we are able to measure.

I would be remiss if I didn't mention the challenge we are all facing with COVID-19. Like everyone, we are struggling to understand what the "new normal" will look like. How does a volunteer-dependent non-profit continue to thrive when volunteerism itself is diminishing in these extraordinary times? We are lucky to have a core group of volunteers who care and who show up no matter what. We could not continue our work without them.

We are also lucky to have the continued support of grantors and contributors. Now, more than ever, our community needs to step up to assist those in need. I am proud that Comal County Habitat for Humanity has stepped up to help through Comal County Cares. This unprecedented community effort has been led by the McKenna Foundation and has served as a bridge for families struggling to make ends meet during the pandemic. Comal County Habitat for Humanity has been a leader in this initiative.

I am lucky to work with a Board of Directors who are dedicated and passionate about the Habitat mission. This group of volunteers give of their time and their talents, even when they are being called upon to step up in their own careers or with their families. Despite the challenges, they continue to show up for Habitat. They have provided advice and guidance over the past year that have made us a better affiliate. Each of them has my undying gratitude.

On behalf of the Board of Directors, I want to offer our thanks to the Comal County Habitat for Humanity staff. Led by Crystal Moore, this is a group of people that have the Habitat mission tattooed on their hearts. It shows every day in the care they show to their customers and clients, to their interactions with people in the community, to their efforts to make New Braunfels a better place for everyone.

**Thanks to all of you who contribute to Comal County Habitat for Humanity either through your time or through financial contributions. I am sending you all a big hug, from six feet away, properly masked up.**

**Kristi Aday  
Board President  
Comal County Habitat for Humanity**



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Category	# of Families	FY 19-20 Estimated Impact
<b>Families at home (daily impact)</b>	187	748
<b>Families that have paid off their mortgage</b>	4	16
<b>Families currently building</b>	3	8
<b>Families in queue to build</b>	9	42
<b>Families that have completed Home Repairs</b>	6	24
<b>Families in queue for Home Repair Program</b>	7	28
<b>Families in queue for ReBuild Program</b>	1	4
<b>Post closing warranty/maintenance provided</b>	3	10
<b>Community call-in resources provided</b>	76	304
<b>Financial Peace University attendees</b>	3	10
<b>Financial Peace University graduates</b>	5	13
<b>Financial Peace University students who have purchased a home through a traditional loan</b>	1	4



**FY19-20**

**16** grantors  
**1,556** donors

**1,906** ReStore volunteers  
**7,341.5** hours



**13** interns  
**713.25** hours

**67** special projects  
**88.75** hours



**67** BOD/nominating committee/  
executive committee volunteers  
**328.25** volunteer hours



**85**  
homeowner  
education  
hours



**156,209**  
people in  
Comal County



**1,197** construction volunteers  
**5,245** hours

**1,483.75**  
pre-construction  
sweat equity  
hours

**322.5**  
construction  
sweat equity  
hours



**8** admin volunteers  
**833.25** hours



**14**  
transitional workforce volunteers  
**1,916** hours



**4,934** community partners

**16,844.25 total volunteer hours**

# news from your neighbors

# updates from Habitat homeowners



## opening doors to opportunities

What started out as a hobby turned in to a thriving business as Habitat homeowner Marisa quickly outgrew doing makeup for clients in the bedroom of her Habitat home and joined a small studio in New Braunfels.

"I have had the privilege to work alongside so many talented people. I freelance for two amazing glam teams. 'Glam on Demand' and 'Love, Lipstick and Lashes'," Marisa said.

Marisa's work has been featured on several websites. Her team 'Love, Lipstick and Lashes' was recently awarded "Best Hair and Makeup Team" for the city of San Antonio and the state of Texas in popular wedding magazine, "The Knot".

"I believe [being a Habitat homeowner] has given me the opportunity to chase my dreams, to be able to accomplish more than I have ever imagined... to have the space and money to pursue what I love the most," added Marisa. To check out Marisa's work, visit her Facebook page (Hello Bonita Make-Up Artistry) or Instagram (@marisa\_mua\_c).



## high school graduations

**Nicholas:** When asked about his Senior Year, Nicholas remained a beacon of happiness despite having a different senior year than most due to the pandemic. "My senior year was fantastic because I was still able to do my school work, but from my house... I enjoyed being home during my senior year because I am a homebody and do not like big crowds," Nicholas said. "My future plans [include] getting my driver's license this summer and hopefully working very soon."

**Jenae:** When asked about her Senior Year, Jenae acknowledged some challenges she faced with the pandemic. "My senior year was very short and complicated," said Jenae. "I overcame [challenges] by believing in God... my plans for the future are to become an ultrasound technician."



## Melinda Guerrero

We're deeply saddened about the loss of one of our Habitat homeowners, Melinda Guerrero. Melinda passed away on May 23rd. She and her husband were our 10th Habitat

homeowners and moved into their home in 2004. Melinda's loved ones describe her as kind and "the rock" of her family. Our thoughts and prayers are with her family.





## Meet Chris.

Meet Chris: Park Police Sergeant for the City of San Antonio, Comal County Habitat for Humanity homeowner, and essential employee during the COVID-19 pandemic. As Park Police Sergeant, Chris is one of two first-line supervisors in charge of directing Park Police Officers on the San Antonio Riverwalk. Chris has worked for the City of San Antonio for 20 years and been in police work for 26 years.

“As an essential employee, my work and home life have been impacted in a major way due to COVID-19,” Chris said. “Being an essential employee means while working, [we’re] dealing with a portion of the population that many times does not get access to medical care or vast homeless populations in a large city where disease runs rampant. Many of our interactions with the public go largely unnoticed but now with COVID-19, we are required to wear protective gear.”

“The potential of a work exposure naturally causes me to do things different at home. For instance, I come home wearing a uniform that could potentially be carrying contaminants, thereby exposing my entire family. Careful precaution must be taken in order to prevent this from happening. The use of decontamination products, sprays and hand sanitizer, gloves, masks... are at the forefront of our daily lives now.”



## Meet Monica.

Meet Monica: a dedicated mother, Comal County Habitat for Humanity homeowner, and an essential employee during the COVID-19 pandemic.

Monica works as a Curbside Lead at HEB and is in charge of making sure families in our community receive what they order through minimal contact. She coaches and helps her HEB partner employees with any questions about customer orders and helps make sure Curbside Pickup runs smoothly at our local HEB.

When asked how her life has been impacted due to COVID-19, Monica responded, “It has definitely been very stressful. I can’t come straight home and let Penelope (her 3-year-old daughter) run to me as I walk in. I now have a procedure – I have to Lysol myself before I walk in and Penny has to stay in the room so I can wash up and change before I let her near me.

I’m very thankful for my job but I do risk myself and my family from being out there. I get anxiety sometimes when there are too many people in the store, but I’m a single mom so I do what I have to do for my kids. Through it all, all I can do is thank God for the blessings I have which are my kids and my job.”



Before they moved into their home in July of 2019, Mike, Edith, and teenagers Gabi and Gabriel lived in a two-bedroom, one bathroom apartment. Gabi had her own room and Gabriel slept on a couch.

The apartment itself was cramped, had bed bugs, smelled like smoke, and featured neighbors constantly fighting next door.

Mike and Edith's family's lives changed after becoming homeowners.

Having lived in their safe, decent, affordable home for almost a year now, we checked in with them and asked about their experience as Habitat homeowners so far.

The family shared some of their favorite new traditions they've made in their home, including family dinners and father/son bonding.

"Gabriel and I sit on the couch and watch TV," added Mike. "It's our together time."

"While I am cooking the family sits around the table," said Edith, "we laugh and joke and have great family time."

"I am very grateful for everything that I have," added Edith. "I am humbled by the people that came to work on our house... I learned real, unconditional love from the work they did for me and my family."

When asked how their lives have changed and what their home means to them, each family member offered a different response.

"I don't have to be scared walking to the mailbox any longer. I feel safe here," said

Gabi. "Home means a place to eat, sleep, and raise my pets."

"Home means a place to stay there forever," Gabriel added.

"Home means a sanctuary of peace and love and family and stability," said Edith.

**"Home means a sanctuary of peace and love and family and stability."**

**- Edith, Habitat homeowner**







# a safe place to call home

Stephenie and her son, Nicholas, celebrated their Habitat Home Dedication with the community on October 7th (World Habitat Day) and moved in to their home shortly afterward. Since living in her new home, Stephenie has had time to reflect on her journey to becoming a Habitat homeowner. Before applying for the program, Stephenie and Nicholas lived together in a room Stephenie described as small and dorm-like.

"We lived in a parking lot of a storage unit, so there was no yard, no neighbors and no community," Stephenie said. "We lived right off a major highway that was extremely busy and loud."

Now in a home of their own, Stephenie and Nicholas are able to enjoy having a safe, stable space to grow.

"My favorite part of the house is my room," said Nicholas. I feel safe and secure and peace. That's why I wrote it on my walls when we built it – 'peace'."

"We have built a lot of great memories, but my favorite so far would have to be watching Nicholas's virtual graduation on our TV and [being] able to celebrate his success in our new home. It was magical," Stephenie added.

**"I am even more grateful that we are able to have a place to call home during the pandemic. I thank God for that every day."**

**- Stephenie, Habitat Homeowner**

"Knowing that I have a lot of responsibility keeping up with our home, I feel it has kept me disciplined in my finances and making sure to be on top of the upkeep and maintenance," Stephenie said. "I feel so happy that I have the opportunity to buy my house and get to say I did it."

When asked how her life has changed since the move, Stephenie said, "Our life has changed tremendously! True happiness and joy! It means the world to me knowing my son and I have a place to call our own. We feel safe and at peace. This truly is God's blessing we are experiencing. I am even more grateful that we are able to have a place to call home during [the COVID-19] pandemic. I thank God for that every day."





# milad & nuria

Before building their home with us, Milad, Nuria, and their two children lived in a two-bedroom duplex for 10 years. Their sons, Lucas and Jacob, shared a room and were unable to play outside in their neighborhood due to safety concerns.

Now moved in to their three-bedroom home, Milad and Nuria can reflect on their journey and hard work in becoming Habitat homeowners.

“We enjoyed the building process a lot,” Milad said. “We loved seeing what it took to build our home. You can learn a lot and understand your home when you help build it.”

**“Home means a place of shelter and love.”**

**- Lucas, son of Habitat homeowners Milad & Nuria**

Since moving in April, Milad and Nuria have slowly settled into their new home.

“We are always busy working on different projects... decorating and enjoying our new home,” said Nuria.

“I forgot where I lived! After work one day, I drove home to the wrong house. I pulled up and I realized I was not at the right place,” Milad joked.

When asked about their favorite rooms, each family member had a different response. While Nuria loves the kitchen and living rooms, Milad loves having a front and back yard. Jacob loves being able to ride his bike outside and Lucas loves having his own room.

When asked what home means to him, Lucas summed it up perfectly: “Home means a place of shelter and love,” Lucas said.





## tina

Comal County Habitat for Humanity celebrated the construction of its 49th home alongside Habitat homeowner Tina and her family on June 6th. Due to COVID-19 social distancing guidelines, the dedication event was streamed via Facebook Live for volunteers, donors, and Habitat friends to watch from the safety of their homes. A few members of Tina's family attended her home dedication in person, one of which was Candy, Tina's daughter. Candy spoke of her mom's incredible strength and determination at the event.

"My mom has worked her entire life to make sure we were taken care of. I remember my mom working first, second and third shift at Coleman Company for many years to make ends meet. She never asked for any help and never received any kind of assistance. I could see the stress and fatigue on her face, but my mom never gave up," said Candy. "After Mom's approval into the Habitat Home Program, her whole outlook changed. She had something to look forward to. She had hope again."

Tina was among the 2019/2020 fiscal year's volunteers to receive an award at the Volunteer Appreciation Banquet for going above and beyond the Home Program's required 350 hours of sweat equity. In addition to sweat equity hours provided with the help of her family and friends, Tina volunteered in the ReStore two to three days a week and worked on the build site Thursdays and Saturdays. By the time of her Home Dedication on June 6th, Tina had racked up almost 600 hours of sweat equity.

Tina wrapped up her dedication event with a speech to everyone involved in helping her build her home.

"It may not be enough, but all I can say is thank you - from the bottom of my heart, with everything I have, thank you. Habitat's mission has given me strength and helped me to dream about my future and find hope again," Tina said. "I am no longer going to worry about hot summers or cold winters ever again. I look forward to having restful nights, beautiful days and family gatherings in my new home. I am blessed beyond my wildest dreams. I am happy, forever grateful for everything and everyone. I am home."





## in the building phase:

### Benito, Hortencia, Emiliano & Kimberly

Benito and Hortencia's story together began at a young age.

"We met when we were very young," Benito said. "On the day of her quinceañera, I danced with her because I knew she liked me," Benito laughed.

"Time went by and we separated and I came to America for work. We found our way back to each other and to this date we are together."

Originally from Queretaro, Mexico, Benito grew up taking care of sheep, cows and horses. As he grew older, Benito sold charcoal to help support his parents.

"We did not have much clothes, food... (our) shoes had holes," Benito explained.

After his dad moved to the United States, Benito worked hard to get a job in Texas that would provide for his family. For 10 years now, Benito has worked as a chef at local New Braunfels restaurant McAdoo's. Due to the lack of affordable housing in Comal County, Benito, Hortencia and their two young children currently live in San Antonio.

Now that Benito & Hortencia have qualified for Comal County Habitat's Home Program, they are looking forward to building their future in New Braunfels so that the shorter commute will allow Benito more time to spend with his family.

When asked about their future Habitat home, Benito and Hortencia both talk about feeling comfort, security, and happiness.

**"We talk to our kids about the process. They are very happy. Very excited. They have (a vision) of our home."**

**- Hortencia, Habitat Homebuyer**

Benito and Hortencia's build will be Comal County Habitat for Humanity's 50th Habitat home, marking 50 families' lives changed through strength, stability and self-reliance.



# in the building phase:

## Gary, Olivia & “Little Gary”

Gary and his two children, “Little Gary” and Olivia, look forward to a home that provides stability, independence and the room they need to grow and thrive. Originally from Conroe, Texas, Gary moved his family to the Canyon Lake area in 2015. Since their move, an affordable, safe, permanent home has seemed out of reach to Gary.

“[After our arrival in 2015], we’ve probably moved about eight times around the lake,” Gary said. “We’ve had to move five times in the last two years.”

Gary’s family currently lives in a small RV park in Canyon Lake, Texas. Their 27 foot home has provided several challenges for Gary to navigate as he strives to provide the best possible life for his children.

**“I feel blessed about becoming a Habitat homeowner. A year ago, this would never have crossed my mind. What I hope that our Habitat home will offer over our current home is comfort, security and a place that I can actually call mine. That we can call home.”**

**- Gary, Habitat Homebuyer**

“Having a living room that we can sit in, relax. You know, watch a family movie. Being able to actually cook a meal in a kitchen. Going to our own bedrooms at night and knowing that everybody has their own space... So basically every room in [our home] is going to mean a lot to us,” Gary added. “I think our lives will change dramatically. Our health will improve. My kids will be happier, they’ll have a place to move, to thrive. I’ll feel more like the parent that I was meant to be for my children.”







# introducing new home buyers

In January, six new families qualified for Comal County Habitat for Humanity's Home Program. Each family who applied demonstrated three key things: the need for an affordable home, a willingness to partner with Comal County Habitat for Humanity, and the ability to pay a long term, affordable mortgage.

Through our Home Program, our homebuyers will be empowered with strength, stability and self-reliance. Our families are ready to roll up their sleeves, put in their sweat equity and build a better future for themselves and future generations.

Among these six different families are 16 children who will soon have a safe, decent, affordable home to call their own.

Home Program Coordinator Denise Farias said, "The journey to homeownership for these families has begun! Their dream of homeownership did not just start when the announcement was made, it began long before that. Each family has their own unique story. We are excited for each and every one.

We can not wait to learn more about everyone as they maneuver their way through their first year in the program performing sweat equity and attending education classes."

We are so excited to introduce our newest homebuyers!

## did you know?

Each homebuyer completes 350 hours of "sweat equity" during their preparation for homeownership. 150 of these hours are spent in the ReStore, 75 are spent building their own home alongside volunteers and the remaining hours are spent building other families' homes.



**Affordable homeownership is linked to success.** Research shows that Habitat for Humanity homeownership results in improved grades, higher graduation rates and financial stability.





“ We’re extremely happy. We prayed over it. My prayers were answered.

- Amber on becoming a Habitat Homebuyer



“ Stability, a strong bond and our own independence.

- Diana on what a safe, decent home will mean for her family



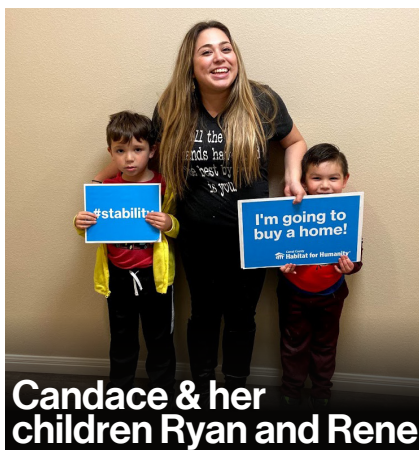
“ My son has cystic fibrosis. A good home is mandatory for his health, for his well-being.

- Jade on what a safe, decent home will mean for her family



“ The kids will have somewhere to call home.

- Javier on what a safe, decent home will mean for his family



“ When I think of a home, I think of stability, a legacy, a future - I think of a new beginning.

- Candace on what a safe, decent home will mean for her family

we build  
**strength,  
stability  
& self-reliance**  
through shelter.

# financial peace university

Executive Director Crystal Moore led Comal County Habitat for Humanity's second round of Dave Ramsey's Financial Peace University (FPU) classes in August. Financial Peace University is a Christian-based program focused on a step-by-step process for debt-free financial security.

Class attendees included Habitat homeowners in queue for upcoming builds, family members of future homeowners, Comal County Habitat staff, and volunteers.

10 graduates received their Certificate of Completion.



16. 10 graduates

**“Before Financial Peace University, I was clueless as to what savings was and how important it was... I honestly didn't think I was ever going to get out of debt.**

**- Candy, FPU Graduate (read more about Candy's FPU success story on page 17)**

In all, the class cut up three credit cards and paid off a total of \$24,586.57 in debt throughout the course.

Habitat for Humanity homeowner education courses like FPU empower our families with the knowledge needed to achieve financial stability. Many homeowners in queue complete classes with a better understanding of their finances, insight on spending habits, and a plan for their financial futures.

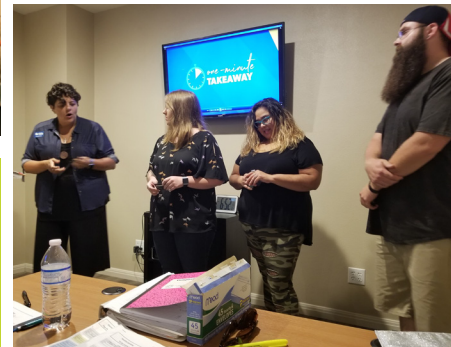
Congratulations to our second class of Financial Peace University graduates!



**3 credit cards cut up**



**over \$24,000 in debt paid off**







## FPU: update from Candy

"Taking this class with my mother was fun... to sit and learn alongside her was a great experience," said Candy. "Before Financial Peace University, I was clueless as to what savings was, and how important it was."

"It (the class) was a huge success. I honestly didn't think I was ever going to get out of debt. I'm proud to say it worked," said Candy. "Between my spouse and I, we paid close to \$12,000 off in just credit cards and loans... that amount I never thought we'd pay off in such a short time."

Candy's success story doesn't end there. With her newfound financial security, Candy and her spouse were able to make a monumental life step.

"The most beneficial part about Financial Peace University was that we were able to get out of debt and purchase property," said Candy. "This property will continue to be left in our family for generations to come. So for that, I'm truly grateful for everything I learned."



## FPU: update from Brandi

"Learning how to budget really well was the biggest lesson I learned. My mother and I purchased a home together and I feel that the FPU course taught me a great deal in how to be prepared for handling all of the financial aspects of home ownership. For example, we set aside money out

of each of our incomes, monthly (mom's) and every other week (mine), to go into a fund for home repairs. I was also able to share what I learned with my sons and now when they want to buy something, (if they don't already have enough for it), they get an envelope, write the item on it, and start saving. I recommend everyone take this course at least once."

## FPU: update from Melanie

"There has been a financial change since I graduated from FPU. I've started to cut down on my spending... I've also been able to put more money towards my student loans. The biggest lesson FPU taught me was that I really need to start thinking about my future when it comes to my finances. It has made me realize that I need to start being more responsible with my money, if I want to be financially stable."



## FPU: update from Kristin

"Attending Financial Peace University helped (unknowingly) prepare me for the COVID-19 pandemic. Before FPU, I didn't have healthy spending habits and didn't follow a budget. After graduation, I was able to pay off some debt and build up my savings."



"Thanks to FPU, I was better prepared (both mentally and financially) to navigate the economic uncertainty that COVID-19 brought on."

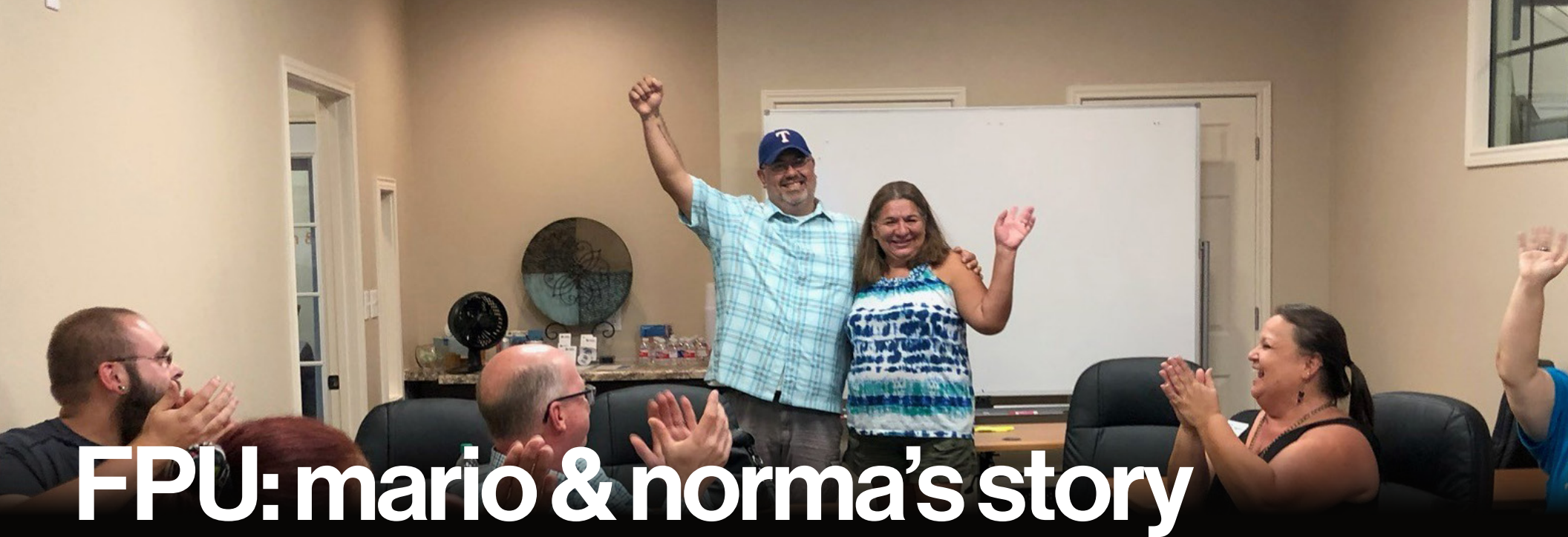
## FPU: update from DeeDee

"I feel FPU has helped me by not living paycheck to paycheck. I've also been able to have money to cover emergencies. The biggest lesson I have learned through FPU is that I'm not alone when it comes to having difficulties managing money."

"I may go through all the steps over and over again because life throws you curve balls. I am to not panic and get through it."

**If you or someone you know would like to enroll in Financial Peace University, contact [homeprogram@comalhabitat.org](mailto:homeprogram@comalhabitat.org).**





# FPU: mario & norma's story

It was December of 2019 that Mario, his wife Norma and their two children learned that they had qualified to partner with Habitat to build their home. Mario and Norma were members of the first home ownership education class taught through Dave Ramsey's "Financial Peace University" which features step-by-step methods to money management like saving \$1,000 for emergencies, paying off debt, and more. As part of Habitat's Home Program, families are encouraged to bring any children 14 years and older to the home buyer education courses.

"Maddy (our daughter) got a job in the summer and she saved her money," Norma said. "Half went to savings, half went to her. (She learned that) from the class."

During a Financial Peace University session, Mario and Norma realized they had incurred \$30,000+ in debt.

"I told her (my daughter), 'look at mom and dad. I don't want you to be like that,'" said Mario. "We spent \$1,300 a month on going out to eat. That was just kind of like an 'oh crap' moment for me and Norma. If we're gonna get a house... we need to stop. That needs to stop."

**"I told [my daughter], 'look at mom and dad. I don't want you to be like that.' We spent \$1,300 a month on going out to eat... if we're gonna get a house, we need to stop. That needs to stop."**

One of the steps Dave Ramsey teaches during Financial Peace is the "debt snowball" method – the idea is to pay off your smallest amount of debt first and then apply that payment amount in addition to your minimum payment of the next largest debt. As you continue to increase the payment towards each debt, you have the potential to pay off debt much quicker.

"The class really changed us," said Norma. "Seeing everything on paper and in writing... going out to eat, spending on all these electronics. Everything was 'okay, let's go' and not really saying 'you know that extra \$300 could've gone to paying this bill off completely and we wouldn't have it (any) more.'" Through Comal County Habitat's home buyer education courses, Mario and Norma realized their potential to qualify for a traditional mortgage.

**- Mario, FPU Graduate**

"When we were in the program, we started saving and we knocked everything down like it says there you know, snowball," Norma said. "Pay one bill off, that money (is) used for the other one and that's exactly what I did."



"This class (Financial Peace University) is gold," Mario said. "Take everything to heart, write it down, record it, whatever you gotta do. Take a picture. This class is gold. That's the only way we got this house."

Soon after Mario and Norma's decision to apply for a traditional mortgage, they withdrew their family from Comal County Habitat for Humanity's Home Program. Due to their diligence and hard work, Mario and Norma were able to move their family out of Norma's parent's home and into their new four bedroom home here in New Braunfels. Mario and Norma's family remain strong advocates of

Comal County Habitat's Homebuyer Education courses and even agreed to speak to the next class of Financial Peace homebuyers.

"At Comal County Habitat, we want every family to have a safe, decent place to live - whether it's through our Home Program or otherwise," said Alan Rubiola, Communications Manager at Comal County Habitat for Humanity. "We are absolutely thrilled that Mario and Norma were able to pursue their dreams of homeownership through a traditional mortgage. This opens up the opportunity for another family in need of affordable housing to qualify for our Home Program and learn the same financial tools that empowered Mario and Norma."







# Comal County Cares

Amidst the surrounding disruption and uncertainty faced by many, nonprofit leaders from across Comal County came together to create Comal County Cares, a multi-agency resource center offering direct assistance to Comal County residents impacted by COVID-19. This critical community resource was made possible by the McKenna Foundation, who provided \$150,000 in seed funding.

“The local nonprofit community has discussed the need for a centralized resource for basic needs for years,” said Alice Jewell, Chief Executive Officer of the McKenna Foundation. “COVID-19 provided a sense of urgency for the creation of Comal County Cares to support those affected most through this crisis.”

Including Comal County Habitat for Humanity, seven nonprofits collaborated to launch Comal County Cares, each offering their own expertise to develop an operational plan, gather

community support and implement specialized aid.

These nonprofits include the McKenna Foundation, CRRC, Comal County Habitat for Humanity, Hill Country MHDD, Family Life Center, New Braunfels Food Bank and The Salvation Army.

Comal County Habitat for Humanity’s role in this critical resource is providing rent and mortgage relief, including assisting community members in applying for assistance and writing checks directly to landlords and lenders. Comal County Habitat for Humanity Executive Director Crystal Moore cites unification as crucial in ensuring equal access to crisis relief services.

“Accessing community aid can be difficult to navigate, especially in a crisis,” said Moore. “Comal County Cares has simplified this process by offering our community one centralized access point for COVID-19 related assistance.”





# COVID-19: our mission never stops.

Now more than ever, our mission is critical.

This is an unprecedented moment where every one of us has been forced to deeply consider the fundamental importance of home — of having safe, decent and affordable shelter. While home is a safe haven for many, there are many families in our community facing substandard housing. Quarantining at home can mean trying to get work done in overcrowded conditions and battling hot summer days without adequate AC.

At the same time, in locations around the world, everyone is looking for ways to bring light and hope to these challenging times. We are never more human than when we come together in an hour of need.

Comal County Habitat for Humanity has lived these truths every day for more than 25 years. Together, we have accomplished so much.

And now we need your help more than ever.



**over 380 families  
assisted so far**

**over \$160,000  
rendered in direct  
financial aid**



Our neighbors and our community have been hit hard by the economic shocks of COVID-19. Comal County was already experiencing a housing crisis. COVID-19 has revealed its extent — and added to its urgency.

# donors

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**MODERN\*HOME**  
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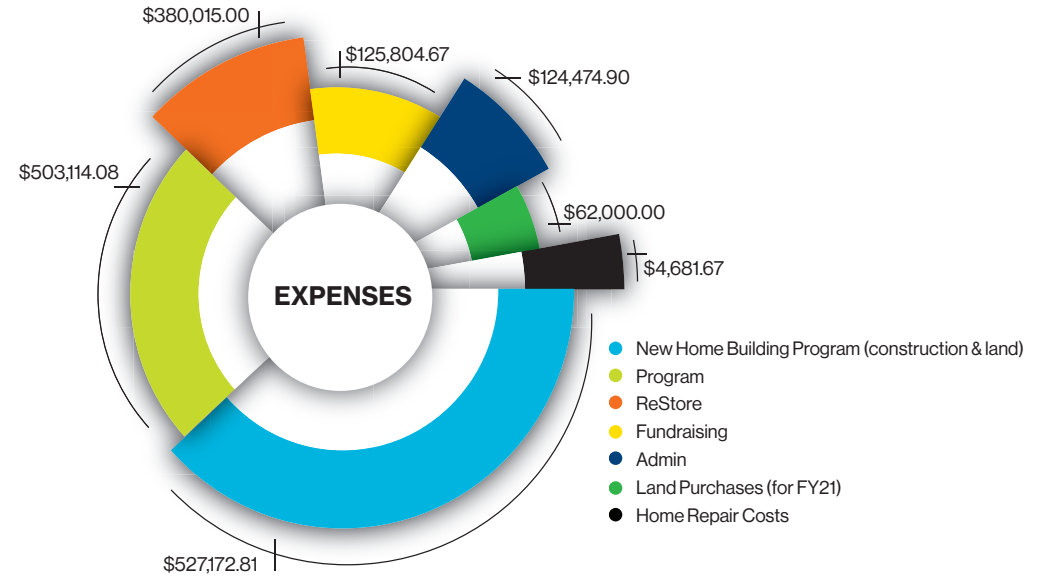
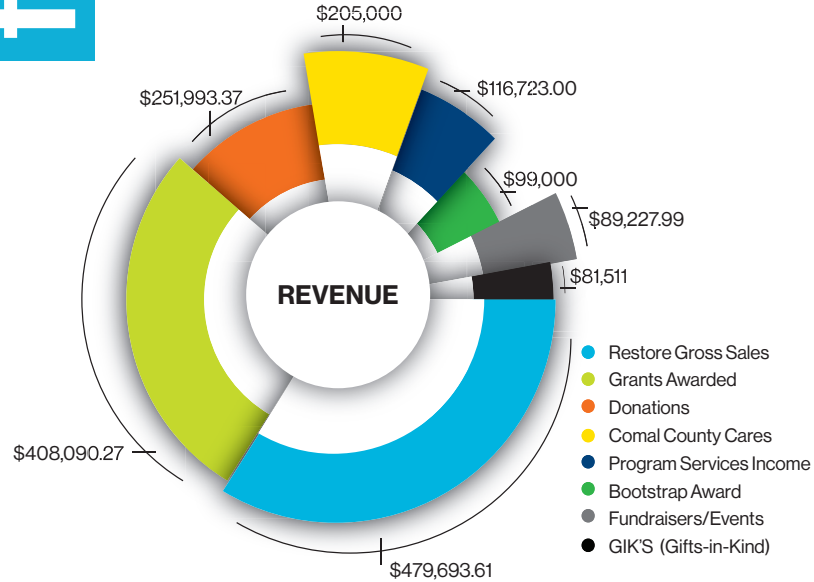
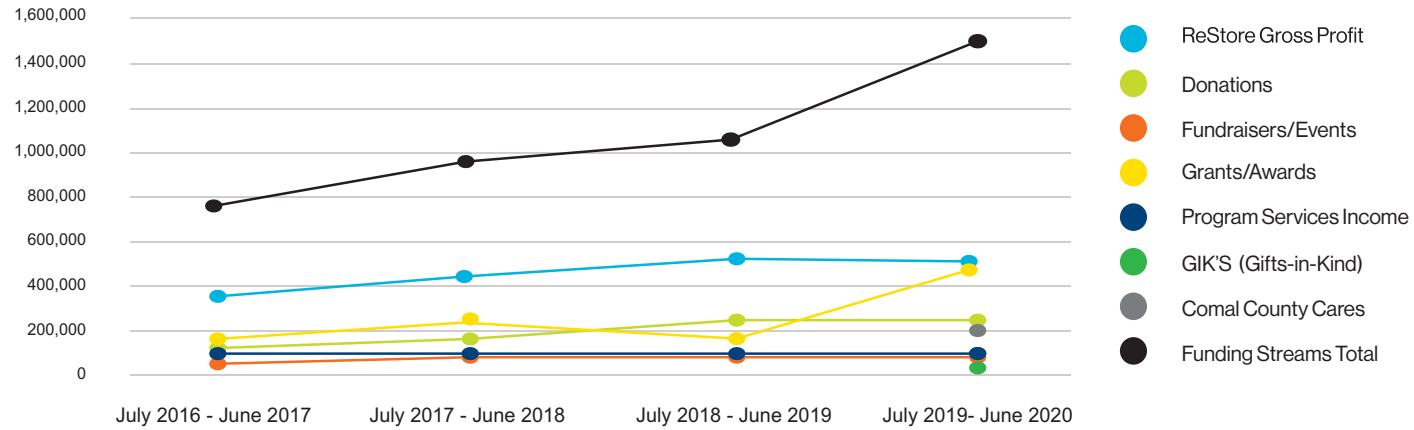
New Braunfels  
Lions Club  
Noon



New Braunfels  
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Evening



## FUNDING STREAMS TREND



## MORTGAGE PORTFOLIO







# tithe: habitat for humanity haiti

Our vision is a world where everyone has a decent place to live. One of the ways we uphold that vision is to tithe a portion of our funds to Habitat for Humanity Haiti, a chapter hard at work supporting families and communities in its service area.

This fiscal year, we were able to tithe a total of \$5,625 to Habitat Haiti to support its many programs. We keep in contact with Habitat Haiti via email and Facebook to stay up to date with their projects, and we're thrilled to share just a few of the amazing projects they've done in partnership with their community this year.

- In September, Habitat Haiti installed 30 more solar lamps (for a total of 200) in Canaan (Haiti's fourth largest city). Since the installation, students have felt safe enough to stay after class, small businesses stay open later, new small businesses have begun to emerge, and people in the community have expressed they feel more secure from theft and violence in previously unlit areas.

- Habitat Haiti continues to rebuild after the wake of devastation Hurricane Matthew left in 2016. The Habitat homes being constructed for families affected by Hurricane Matthew are built with sturdier materials and reinforcements like Hurricane clips.

- 300 families received the keys to their new homes since the hurricane, they can feel safe and begin to rebuild their lives in a home built to withstand strong winds and storms.

- When the COVID-19 pandemic first hit their community, Habitat Haiti knew they needed to take quick action to help provide hygiene-related resources to communities with limited access to clean water. They worked with communities across the region to set up hand washing stations and provided tips to help families stay healthy.

As our community supports us in building and repairing homes with families in Comal County, we also support Habitat for Humanity Haiti in completing projects like these. Together, we can make a difference in Comal County while creating a world where everyone has a decent place to live.

**Comal County Habitat for Humanity dedicates its tithes to Habitat Haiti in memory of dedicated volunteer and friend, Kevin O'Toole. Kevin not only built Habitat homes in Comal County, but also built several in Haiti. Comal County Habitat honors Kevin for his contribution towards building a world where everyone has a safe, decent place to live.**

# volunteers

Our mission of bringing people together to build homes, communities and hope is bigger than our offices, bigger than our ReStore, bigger than any build site. Our mission survives in the hearts of our dedicated volunteers, ranging from 14 to 92 years old, who spend their time empowering families with strength, stability and shelter.

Whether its greeting customers in the ReStore, data entering in the office, or swinging a hammer on the build site - all of our volunteers share a vision of a world where everyone has a decent place to live. When asked, often times a Habitat homeowner will tell you the best part of their experience was getting to know the diverse group of volunteers who lend their time to the mission. It is this sense of community that is key in building a better, stronger Comal County. A Comal County full of bright futures, healthy families, safe homes and God's love.

"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms." 1 Peter 4:10



**meet Deepa :** My name is Pavithra Krishna Naik, but friends call me Deepa. I was born in the Western Ghats of India, in a place called Chikmagalur, known for its coffee farms and three holy caves. I grew up in Bangalore - the capital of the state Karnataka. I was born during the Festival of Lights, which in South India is known as "Deepavali." In November 2015, three weeks after my marriage I packed my suitcase to join my husband in the United States where he was working.

Being new to the country, I was bored at home so I looked into ways to be involved in the community. Volunteering was something I was driven in to. At the beginning of 2016, I visited the Habitat office. I met volunteer Ellen Duncan and Crystal Moore, the most amazing people of my life. After meeting Habitat-ers I learned about Habitat's mission and impact on the community. Owning a home is every individual's dream. With my volunteer time, I could help deserving families and help build a safer community.

Volunteering at Habitat, I met new people and learned this new culture that I suddenly found myself in. Every day was a new opportunity for learning - from the annual blooming of bluebonnets in Texas to the American custom of saying "thank you" frequently. 2016 was the best year of my life. I call it my "year of learning." I was helping Crystal Moore, Executive Director to fill their newly opened position of Volunteer Coordinator. During our conversation about the job applicants, we both realized I was the person for the position. A year and a half later of building homes Habitat taught me the importance of helping others. I envisioned by joining the Habitat team I can enrich the lives of deserving families at a larger scale in each continuing year.

I tell the WORLD I have the best job. I work alongside the families who are working so hard to give a better life to their children. I started as a volunteer and witnessed the impact for a few years. I believe the universe has offered me a great place to be in to endeavor my vision to make the community a better place to live.





“Habitat is a partnership. It’s not somebody up here helping somebody down there. It’s somebody reaching out a hand and saying, ‘let’s work together.’

- Former President Jimmy Carter







# comal county women build

Comal County Women Build celebrated yet another successful year as a major support committee within Comal County Habitat for Humanity. Women Build, a group comprised of women of all ages, professions, and backgrounds, worked hard this year to support several families on their journey to homeownership.

One of the committee's biggest achievements came with their first annual "Purse Bingo" event in March. Committee officers (Comal County Habitat for Humanity staff members) worked closely with several Women Build volunteers and community partners to raise over \$12,700. Funds from the event will go toward Benito and Hortencia's home build.

Another major achievement was the committee's participation in "National Women Build Week" held in March. During the week-long event, Habitat for Humanity International partnered with Lowe's to encourage Women Build groups across the nation to hold activities, raise funds and host build days in honor of International Women's Day.

Comal County Women Build partnered with our local Lowe's store to host a volunteer build day on Tina's Habitat home (pictured). 11

Women Build volunteers built alongside Habitat homebuyer

Tina and worked on landscaping and painting. The participation earned a \$5,000 grant from Lowe's to go toward Benito and Hortencia's home build.

As Comal County Women Build wrapped up their year, Comal County Habitat Home Program Coordinator Denise Farias finished up her successful three-year term as President of Women Build in May. Comal County Habitat Bookkeeper Melanie Ramirez took over presidency with Construction Systems Controller DeeDee Wier as Vice President.

"Our Women Build Committee is about empowering women and making a difference by not just talking about it, but doing something about it. We are committed to raising funds and helping families build strength, stability, and independence through home ownership. As the new Women Build President, I am excited to lead such wonderful and empowering women and to come together in partnership with our Habitat families on their journey to homeownership," said Melanie.

Comal County Women Build remains an amazing empowerment, networking and advocacy opportunity within our community. If you're interested in joining, please contact [womenbuild@comalhabitat.org](mailto:womenbuild@comalhabitat.org).





# care-a-vanners

Habitat for Humanity International's RV Care-A-Vanner program offers anyone with a recreational vehicle the opportunity to make a difference in the lives of those less fortunate by participating in Care-A-Vanner building projects in partnership with local Habitat affiliates across North America. There are more than 5,000 RV Care-A-Vanners registered in the program and more than 250 Care-A-Vanner builds scheduled each year.

The program offers Habitat for Humanity affiliates the opportunity to benefit from the significant skills, energy and enthusiasm of the Care-A-Vanners who (in just two weeks) can substantially accelerate an affiliate's building program and raise the community's awareness of Habitat's work. From far and wide,

**“Having the Care-A-Vanners build alongside regular volunteers was a tremendous blessing and allowed Comal County Habitat for Humanity to build more homes for this fiscal year.”**

**- Paul Machuca, Construction Supervisor**

Habitat for Humanity International's RV Care-A-Vanners have traveled to Comal County to provide a hand up to our families in need of a simple, decent, affordable place to live. This year, 8 Care-A-Vanners lent their time and talents to build Milad and Nuria's home

(2420 Katy St), and Tina's home (1849 Michigan St). Our Care-A-Vanners stayed with us for two weeks, working shoulder to shoulder with our staff, volunteers and future Habitat homeowners.

“Having the Care-A-Vanners build alongside regular volunteers was a tremendous blessing and allowed Comal County Habitat for Humanity to build more homes

this fiscal year. [They] allowed us to work on multiple homes at one time by bringing their individual skill sets,” said Paul. Thank you, Care-A-Vanners!



# volunteer appreciation banquet award winners

## New Volunteer of the Year



John Quisenberry for construction,  
Gateway for Comal County ReStore &  
Helen Bauer for office

## Committee Volunteer of the Year



Holly Hayes for Comal County HYP,  
Ellen Duncan for Homebuyer Nominating  
Committee

## Outstanding Volunteer of the Year



Aubrey Fernandes for Comal County  
ReStore. Not pictured: Rosemary Lambert  
for office, Pat Ayres for construction

## Oustanding Ambassador



Rick Harmon

## Beyond Sweat Equity



Tina Martinez

## Not Pictured:

Outstanding Intern Award: Briana Perry

Outstanding Youth Professional Award:  
Nicholas Castilleja

Outstanding Volunteer Dedicated to  
Fundraising: Brenda Chapman

Outstanding Board Member:  
Jim Hawkins





# volunteer of the year: *Carol Gravis*

Carol Gravis was named Comal County Habitat for Humanity's Volunteer of the Year at Comal County Habitat's Volunteer Appreciation Banquet in December 2019. She retired after 40 years with Wells Fargo Bank where she held the position of Community Bank President over 67 bank locations in Waco, Bryan/College Station, Victoria, Corpus Christi and surrounding areas.

Carol found her passion for the Habitat for Humanity mission in 2001 and began volunteering with Habitat in Bryan/College Station. Upon moving back home to New Braunfels in 2013, she joined the Comal County Habitat for Humanity Board of Directors. During her 6 years on the Board of Directors, Carol served on the Finance Committee, Fundraising Event Committee and held the positions of Board Secretary and Board President. She currently serves on the Homebuyer Nominating Committee and will chair this committee next year.

"Carol has assisted Comal County Habitat in many of its successes. She led the efforts in changing our financial reporting and how we fund raised. She was the first to raise her hand when events needed to be organized, or we needed someone to speak at an event, or tough conversations needed to be had. She led board orientation and the board development efforts," said Executive Director Crystal Moore.

"She has a natural graceful style in her leadership and believe me, she was leading no matter what title or role she was in. Through her leadership we have been able to partner with more families and assure more families get home. We wouldn't be where we are today, and some of our Habitat homeowners wouldn't have found home, without her."

Habitat and our community thank you, Carol!

“It is an honor and a privilege to work with Habitat for Humanity, which provides hardworking families the opportunity to purchase their own home, a place to grow, love and prosper.

**Habitat for Humanity not only changes lives, it is changing the world. - Carol Gravis**

# what's new

**HYP (Comal County Habitat Young Professionals):** Comal County Habitat for Humanity began its very first committee specifically catered to the next generation of Habitat advocates. Habitat Young Professionals, or “HYP”, is a committee for people ages 21 – 39 who work within Comal County to create change in the community by building homes, communities, and hope. Through the diverse demographic of young professionals and their talents, chapters create unity in sharing the vision of Habitat for Humanity. Our HYP members are excited to continue volunteering, fundraising, networking and advocating for affordable housing solutions. Interested in joining? Email [hyp@comalhabitat.org](mailto:hyp@comalhabitat.org).

## ReBuild Program:

When Comal County Habitat for Humanity first implemented its Home Repair Program in 2019, it became evident that there was a need in our community for more extensive repairs, with some homes in such a state of disrepair that completing repairs would be as costly as building an entirely new home. After encountering this situation, Comal County Habitat for Humanity quickly began to set up the framework for an entirely new program (in addition to the Home Repair Program) called “ReBuild.”

Once implemented, the ReBuild Program will be a community resource for homeowners who apply for a home repair and end up needing repairs in a much larger capacity. The ReBuild program will serve as a middle ground between our Home Program and Home Repair Program, offering a partnership with the homeowner in which the loan for the cost of the rebuild is offered at no profit to Comal County Habitat. Once established, our ReBuild program will reach another group of families in our community in need of a safe, decent, affordable home.



**Canyon Lake:** We've been blessed to receive the community support needed to build 48 homes (and counting) in the New Braunfels area and one home in the Canyon Lake area. However, as a major advocate for affordable housing, we're aware that the need for safe, decent, affordable homes extends far beyond New Braunfels city limits. As we continue expanding our outreach in Comal County, it's become evident that many families in Canyon Lake need assistance. New Braunfels rapidly grows each year (with an average of 10 new people moving to the area a day), and Canyon Lake has felt the impact of an explosion in the county's population coupled with a lack of affordable housing solutions.

To combat this, we're hosting Homebuyer Presentations in the Canyon Lake community. We're constantly searching for affordable land opportunities in our service area and are aware of some of the differences Canyon Lake poses to New Braunfels, one of the major differences being that Canyon Lake is a large, widespread community without immediate access to I-35 to get from one side of town to another quickly. As we recruit Canyon Lake Habitat families, we'll attempt to purchase land close to (or within) the area our homebuyers call home, reducing the impact an added commute could have on many of our families.

Canyon Lake  
Canyon Lake  
Forest

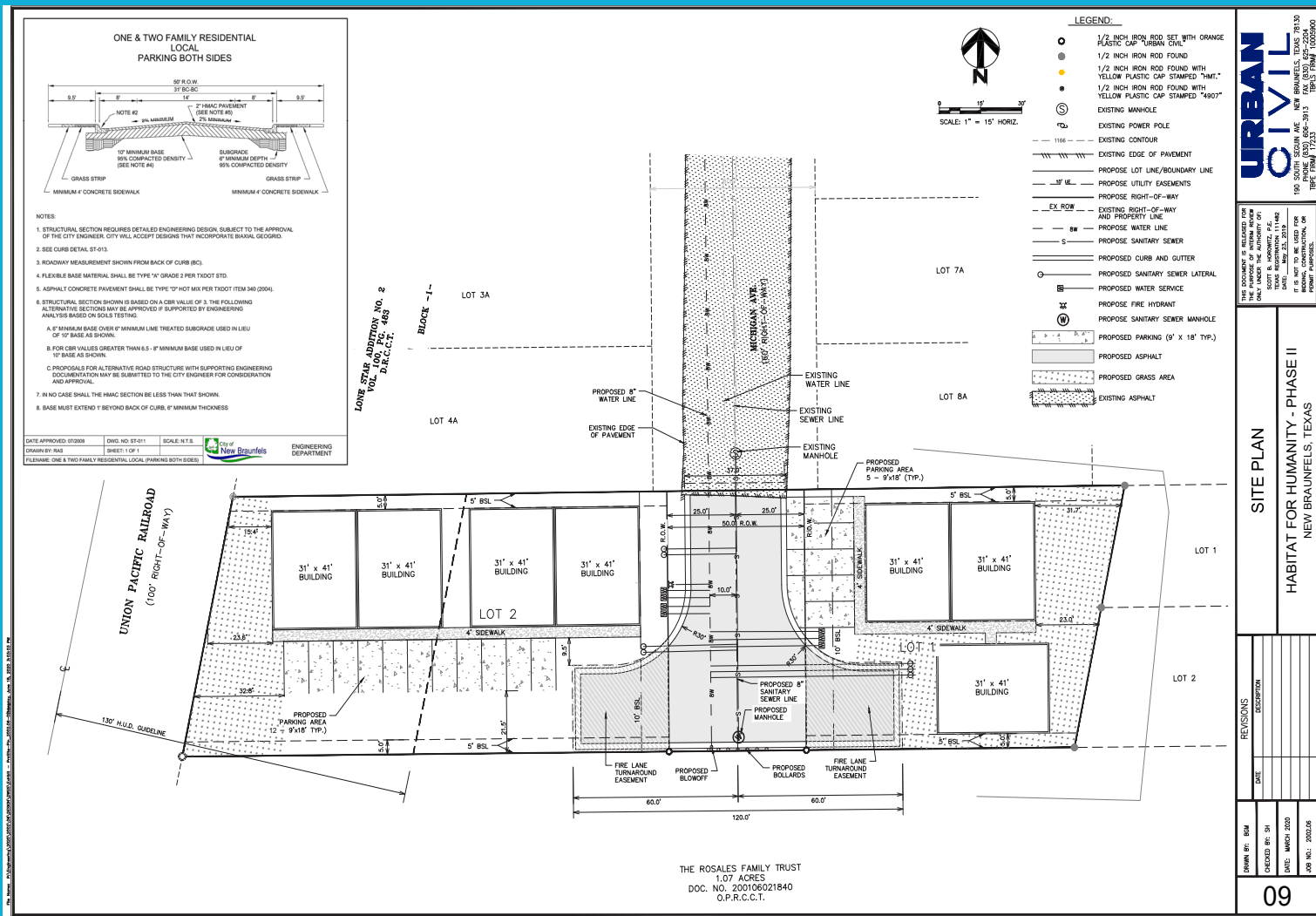


For the first time in our organization's history, Comal County Habitat for Humanity is adjusting its construction process to allow for a two-story townhome concept.

Implementing two-story home designs will allow us to utilize as much of the lot as possible by building for height instead of width, impacting more families with each build. What would have originally been a large enough lot to build with four families has now been designed to accommodate seven families.

As rapid growth and development continues in Comal County, land is becoming increasingly scarce and expensive.

Now more than ever, families in our community need our partnership to build safe, decent, affordable homes. The Casas de Esperanza Project (Houses of Hope) is a step toward revolutionizing our building process for maximum impact.





# ReStore updates

Comal County Habitat for Humanity ReStore has been blessed with several opportunities for growth and positive changes this year. As a resource for our community and a major funding stream for Comal County Habitat for Humanity programs, the ReStore has taken steps to improve its services and products.

The back office in the second part of the building is the Cabinet & Flooring Design Center. In the last year, we've established a partnership with a local cabinetry company that constructs solid wood cabinets of several different styles. By purchasing the cabinets at a wholesale rate, we're able to sell them to the public at a much lower rate. This opens up customization options for our customers and has become a growing source of revenue for the ReStore.

The cabinets being sold in our Cabinet & Flooring Design Center are made from construction-grade solid plywood with soft closing doors and drawers.

Along with the cabinets, we purchase and sell different colors and styles of flooring made out of a stone composite (waterproof) material. Offering our customers affordable, high quality, customizable home  
**34.** improvement options in the form of new cabinetry and flooring

has proved to be a great addition to the services our ReStore provides its community. In the last fiscal year, purchased merchandise (including flooring and cabinetry) has generated over \$80,000 in additional income to fund Comal County Habitat for Humanity programs.

In the last year, Comal County Habitat for Humanity ReStore started adding seasonal purchased merchandise that align with its affordable home improvement product range and prices.

Comal County Habitat for Humanity ReStore plans to continue offering the re-manufactured paint that is labeled under the ReStore brand. This paint is recycled and non-toxic to the environment. The ReStore will also continuously be stocked with new products to suit customers' needs and wants. Products will range from interior home goods to springtime products such as gardening supplies, as well as associated items for DIY projects at a cost that remains affordable to customers.

As our community grows, Comal County Habitat for Humanity ReStore grows with it. In May, Brandi Mankoski (formerly ReStore Floor Supervisor) became the ReStore's new manager.



When asked how she felt about her promotion, Brandi said, “I am nervous but excited to step into my new role as ReStore Manager. I hope to move the ReStore in the right direction.”

Brandi (pictured right) has been with Comal County Habitat for Humanity for several years now and continues to pour her passion and heart into the Habitat mission. Our ReStore is a vital part of achieving Habitat’s mission, and we’re excited to see the ReStore continue to grow under her leadership with the support of customers, donors and volunteers.

**To shop with us, visit us at 1269 Industrial Drive in New Braunfels Tuesday – Saturday, 10 AM – 7 PM or Sundays 11 AM – 6 PM.**



**To volunteer with us, go to [www.comalhabitat.org/volunteer](http://www.comalhabitat.org/volunteer) and click “ReStore Volunteer Opportunities.”**



**To donate, bring your donation to 1269 Industrial Drive during store hours or schedule a bulky donation pick up at [comalhabitat.org/restore/donate](http://comalhabitat.org/restore/donate).**



# Shop. Donate. Volunteer.



## 1,906 volunteers contributed 7,341 hours to the ReStore this fiscal year.



# repairing homes, revitalizing neighborhoods

Over the years, Comal County Habitat for Humanity found that there was a large number of homeowners in need of assistance in repairing their homes. In September of 2019, Comal County Habitat launched its Home Repair Program which consists of four major parts: A Brush With Kindness, Aging in Place, Weatherization, and Critical Home Repair.

A Brush With Kindness includes cosmetic repairs like repainting exterior siding, replacing soffit and fascia, and landscaping. This program helps to increase the curb appeal of a home and allows homeowners the ability to reclaim their home with pride.

Aging in Place involves modifying the home to meet aging homeowners' needs according to ADA guidelines, such as installing non-slip flooring, ramps and grab rails, widening doorways, replacing bathtubs with walk-in showers and more. Aging in Place projects help to increase homeowner safety, security and accessibility.

Weatherization projects increase energy efficiency and can involve closing gaps in windows, adding door sweeps and weather stripping, adding insulation, and replacing heating and/or cooling systems with energy-efficient systems. Weatherization projects increase sustainability of homes and provide cost-savings in climate management for years to come.

Critical Home Repair projects allow for major fixes within a home. Critical projects can range from plumbing and electrical repairs to holes in the roof, side or bottom of the home.

"Our main focus is to allow the homeowner to stay in their home as long as possible - to feel safe, secure, and manage a successful home," said DeeDee Wier, Construction Controller. "Our team strives to walk through with the homeowner every step of the way so that they may maintain and keep up with their home."

Comal County Habitat for Humanity has partnered with 13 homeowners through the Home Repair Program in the last fiscal year. Six home repair projects were completed, two are currently in progress and five homeowners are in queue getting the necessary paperwork in order before their projects begin. The six completed repair projects expanded across all four repair categories.



## Wallace AKA “Wally”

Wally, an elderly, disabled, veteran, needed his soffit and fascia replaced, his front door repaired, his back shed torn down and landscaping done around his property. Before his repairs, Mr. Wilkerson was unable to use his front door. His shed was a safety hazard and was falling apart and unstable. Badly damaged fascia and soffit were causing low energy efficiency in his home.

After his repairs were finished, Wally was able to use his front door again and he was happy to get rid of his hazardous shed.



## Tina

Tina, a single, elderly woman, needed her conduit attached and tree limb cut down. The tree limb was posing a safety hazard as it was over her roof and falling apart. The conduit was causing low energy efficiency in her home.

Through A Brush With Kindness and Weatherization, Tina was thrilled to have her tree limb cut down. It gave her peace of mind to know the limb wouldn't damage her roof. Attaching the conduit made the home more energy efficient, eventually leading to smaller electricity bills.

## Rosa

Rosa, an elderly, single woman, needed security lights, new ADA door handles, door sweeps and caulking around her bathtub. Rosa was unable to see in her front yard at night, causing the risk of her tripping and falling at night. Door sweeps were added for weatherization of her home to reduce the amount of air coming in and out. Caulking around the bathtub was done to prevent insects from being able to come in the home through the floor.

Rosa felt safer after these Weatherization and Aging in Place repairs were completed on her home.



## Maria

Maria needed A Brush with Kindness, Weatherization and Critical Home repairs to ensure her home remained a safe, welcoming space for her children and grandchildren to visit. A lack of door sweeps for both the side and front doors was causing air and water to come into the home. Her fence needed repairs and she wanted a fresh coat of paint on the home. Her front porch posts were rotted through and causing a serious safety hazard for her and her family. Maria was thrilled to have work done on her home and her children and grandchildren helped her transform her home with a new coat of paint (pictured on page 34).

## Estella

Estella needed a new water heater and front porch hand rails. She feared that she would some day trip and fall coming out of her front door and avoided using it. Through Weatherization and Aging in Place repairs, Estella had her water heater replaced with an energy-efficient unit and had front porch hand rails installed. She's now able to use her front door and walk down her steps without fear.

## Brooxie

Brooxie's home needed landscaping, interior door work, door sweeps, window replacement and window screens repaired. Brooxie feared snakes being able to hide on her property within the landscape. After A Brush With Kindness and Weatherization repairs, Brooxie is able to use her interior door and states that her property is vibrant again.

# construction

Habitat for Humanity builds decent and 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.

Habitat house sizes are designed to meet the homeowner families' needs while keeping costs as low and affordable as possible for low-income families. All Habitat houses follow the same guiding principles.

## Safe.

Habitat for Humanity is committed to creating safe places for families to call home. In different parts of the world, different factors can affect a family's sense of safety. For some, a Habitat home includes something they have never had before: a front door that locks and the sense of security that comes with it.

For others, moving into a new home they have helped build or making much-needed repairs to their existing home can address hazards they have had to live with for too long.

The estimated direct and indirect health care cost of illnesses and injuries caused by inadequate housing conditions is in the tens of billions of dollars, according to the U.S. Department of Housing and Urban Development's Healthy Homes Initiative.

## 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.

The base of our new-build construction team remains to be our dedicated volunteers, often referred to as our "regulars" or our "construction team leads."

Each day of the build, these volunteers lead volunteer guest groups in a safe and fun-filled day all the while reaching the building goals for the day.

Pictured right are just a few of our regulars. With over 200 years of Habitat experience, our construction team is the foundation of the volunteer power it takes to build each Habitat home, and their dedication and love for the Habitat mission is a huge part of what makes building affordable, safe, decent homes in our community possible.

## Community Impact.

This year our Construction team worked with **Connections** ([connectionsifs.org](http://connectionsifs.org)) in refurbishing a donated mobile home. This home is being rented to tenants formally housed through Connections Winter Shelter.

Habitat assisted in gathering materials and installing upgrades along with tenants' assistance.







1,197 volunteers  
contributed  
5,245 hours  
to build with  
deserving families  
in our community.

## *In memory of Jim Lancharic*

Jim Lancharic was one of the original volunteers that helped form Comal County Habitat for Humanity in 1993.

Jim was responsible for all of the architectural drawings of Habitat homes as well as construction supervision. During his time with us, Jim built with us up until 2017, helping to build 40 Habitat for Humanity homes here in Comal County.

Jim's passion for affordable housing continues on with the staff and volunteers he worked closely with and trained, and his impact on our mission remains evident in the homes we build today.



# letter from executive director

Before I'm able to approach the subject of a spring/summer that encapsulates both a pandemic and a human rights movement, I first want to discuss July of 2019 through March of 2020. This is how most of us discuss these past 12 months now: "before COVID" and "during COVID."

## Before COVID-19.

Our impact report shows many Habitat homeowners' success stories! I wish we could, but we can't possibly show all the families. We have 49 families in newly built homes and 7 families in Repaired homes, 3 families that found their way to traditional loans through the Habitat education courses, with their own stories: successes, hope, graduations, Quinceaneras, promotions, new babies, kids accepted into college, and acknowledgments that you and I may never hear about. These moments are easy to track, easy to take pictures of, and easy to send our "Congratulations!" to.

There are other moments too, successful moments that are harder to visually show you. These moments can also be hard for Habitat homeowners to talk about: purchasing health insurance for the first time, being able to afford to host a small birthday party for our child in our backyard, paying a "real" mechanic to fix a car that seems to be broken down a lot, watching the kids change as they don't have to worry about an unsafe or unstable home, to realize we will never have to borrow a truck to move again, to understand we will never have a landlord send us a letter of increased rent again or a notice to move, to put our Christmas tree up for the first time in our new home and know this is where our tree will be each and every year, being able to buy more vegetables and healthy food, going to adopt a dog for the first time ever, saying yes when our children ask if they can go outside to play, the feeling of being proud.

This list can go on and on because of the impact of a safe, decent, affordable home happens every single minute of every single day for a lifetime. Then the next generation feels these successes and approaches the world differently than they would have before. '

The impact of a legacy including homeownership can't be traced. These successes, all of them, are why we are all dedicated to the Habitat mission. These successes, all of them, are why we donate, volunteer, and advocate for affordable housing every day.

Autumn 2019 found us in cooler weather and operating at full capacity. Our Repair program had volunteer groups in our neighborhoods painting and repairing homes. Our New-Build Construction staff and dedicated volunteers were leading volunteer groups in building more than two homes at a time. The ReStore was experiencing top sales and was assisting more customers per day. Our Grant Task Force and Communications departments were at full capacity.





# Crystal Moore

We also began the second class of Financial Peace University (page 16) where all future Habitat Homeowners learn to create a household budget that assures financial stability. From this class, we had the Gil family opt-out of the Habitat program and instead purchase a home through a traditional loan. I reiterate this story in my letter to you because this family is also a Habitat success story. Our mission - EVERYONE deserves a safe, decent, affordable place to live.

Here at Habitat, we want to help families get home through whatever venue they see fit. This includes educational classes for purchasing through traditional loans, repairing a current home a family lives in, rebuilding a current home a family lives in, or building a new home. This also means our avenues for safe, decent, affordable homes may look different in the future. We are growing and understanding one model of 'HOME' doesn't fit everyone's needs or capabilities.

In January our Habitat Board of Directors accepted six families into our New Home Build program. After attending educational classes, another family opted out to purchase a home through a traditional bank loan. The other five families began their Habitat journey and sweat equity hours with excitement and determination!

Around February we received the building permit for our 50th home! The Escobedo family (page 12) and Habitat set a March kick-off date. The family's dream of homeownership and the years of hard work in the Habitat program, educational classes, and 350 hours of sweat equity was about to be manifested into their forever home.

## Jim Lancharic

February 20th, 2020 Habitat and I received the news that Mr. Jim Lancharic passed away. Jim helped create Comal County Habitat. He worked on homes from '93 through 2017. He designed and/or built 40 homes in Comal County - 40 of our 50 homes, he designed or built.

Jim's building schedule is still used today. Many of Jim's designs are still offered to families choosing blueprints today. It is no coincidence that the last three families have chosen Jim's last design.



Jim was a peaceful, calm leader on the build site. He would answer all my construction questions thoroughly. I still pick up good nails and throw them back in the bucket because he would always stop and pick them up and say "a nail saved is a nail earned".

More than a dozen times he would say to me "watch your expenses, every single dime, every single nail, this will help you keep homes affordable." He would also tell me often "when you become the Executive Director, you remember we are building families' dream homes, not our own." He taught me so much over the seven years we Habitat-ed together.

Here's the thing, he nor I knew at the time I would eventually take on being the Executive Director. Maybe he spoke to all of the next generations of Habitat-ors like this? I know today, I do, because of Jim. It is always at the forefront of my mind to build the next generation so that our mission will go on.

One time, some of us on the Construction team were passionately disagreeing about something. I don't remember the specifics. I do remember quiet little Jim saying something along the lines of "enough."

He then reminded us all that we were there for the family's best interest. When walking to the car he told me "Crystal, Habitat needs your passion, and understanding of unstable housing, and ability to move us forward. You think fast. You think strategically. Habitat also needs old men like me."

Still feeling passionate I said "(Lil') Jim if everyone was like you then we wouldn't have these problems..." and he looked at me directly and said, "If everyone were like me, Habitat would be boring. I've met so many different walks of life and that's what keeps me coming back." He then smiled his sweet smile and said "besides, we have enough bosses around here, that's for sure."

**His presence taught me about acceptance and the ability to lead while allowing everyone to speak.**

## During COVID-19.

I was introduced to Habitat during hurricane Katrina recovery in 2005. After an exhausting day, we would lay on makeshift cots under a shabby tent. We had no electricity. It was hot, muggy, and dirty. I remember a Habitat-or, Ms. Dolly, born and raised in New Orleans, was proudly in her 80's at the time and she slept on the hard ground amongst us. At night, by candlelight, she read from the book of Exodus.

Every single night she read the same passages about Joshua, Exodus Chapters 17 through 34. I didn't understand why she only read these same passages. When she got to the part about Moses and his 'Tent Meetings' I'd ask her if that's what we were doing after the sunset and she'd say "where God is present there is church." So we would sing some nights before she read. One day she saw my tattoo written in Aztec Ruins. I figured she would say I shouldn't have marked my body. Instead, she said "what does that say?" and I said "A Presence." I didn't explain how I came up with this tattoo.

**She quickly said, "in Exodus, the Lord said during hard times his Presence will go with us and give us rest."**

It's strange but 15 years later, if I am confused (or scared) on how to lead, I find I read Exodus every night. March of 2020 was when I realized Ms. Dolly was the first to teach me about spiritual leadership. March 13th, 2020 Texas governor Greg Abbott declared a State of Disaster for all 245 Counties in the State of Texas.





As your Executive Director for our local Habitat affiliate, I will tell you, March, April, and even May were hard. Comal County Habitat is a multi-layered organization with thousands of people working on our mission. First and foremost, how do I keep everyone safe? Second, how do I remain calm and lead with assurance as the height of the understanding of this pandemic made most feel panicked? How do we take care of our current Habitat Homeowners as they start to lose jobs?

What do we do with homes we are currently building and repairing, what happens to these homeowners? What about volunteers that rely on us for the mental and spiritual well being? What will they do if we “close down”? Where will people purchase affordable materials for their home repairs if the ReStore is not available? How will we pay for operations if the ReStore sales stop? We have staff paid by possibly several different funders: Grants, Americorps, ReStore sales, Habitat international programs, etc. How do I keep all our staff employed?

Again, how do I keep everyone safe including staff?

How or what do I communicate with donors and sponsors? How do I fundraise during this? How do we host a family’s dedication as they have worked so hard to build their home with Habitat?

I read Exodus again.

Then we started our plan.

- We required personal protection equipment as encouraged by the CDC and the Department of State Health Services on/in all our sites and buildings.
- Build sites were decreased to under 6 people per site, encouraging six feet distance from each other. This slowed our build schedules down by 90 days.
- Dedications and building kick-offs were rescheduled.
- ReStore reduced hours and monitored the number of occupancies in our store. Our staff started deep cleaning efforts. Volunteers were asked to stay home. Sales declined by 50% in some months.
- Through the hard work of a ‘skeleton crew’ in our ReStore, we only had to close for 3 days.
- Communication department worked around the clock to keep our stakeholders up-to-date with the latest news of cancellations, news, new hours, impact, crisis assistance, etc.
- I recorded a 19-minute State-of-the-Firm message to hopefully help stakeholders understand our plan of action.
- Our Volunteer Coordinator, Deepa Krishna-Naik, started reaching out to dedicated volunteers to check on them. Volunteer groups were rescheduled for months out, each of these groups had to be rescheduled while maintaining our positive relationship.
- Staff was required to work-from-home if able.
- Staff was required to use all annual PTO hours before the end of May 30th.
- Staff expenses of salary, benefits, etc. are budgeted at 32% of our annual income. Finance and Development Manager, Andrea Owen, and I immediately started researching payroll funding available.



- Andrea worked with local banks and dedicated her time to understanding the in-depth Payroll Protection Program from the Small Business Administration. Andrea and I brainstormed key performance indicators needed for the grant. Andrea wrote the grant in record time, to be one of the first to apply for it on opening day.
- We received \$92,000 from the PPP grant. This is a grant we will not have to pay back. This funding kept all employees on staff.
- I contacted Alice Jewell with McKenna to discuss options for Habitat Homeowners, Homeowners and Renters across our community during this crisis. Alice created 'Comal County Cares' (page 20). Habitat stepped in to help run operations. Habitat also collects funding from McKenna and distributes the assistance checks to local recipients. Along with me, staff members Denise Farias and DeeDee Weir spent hours per week working alongside other non-profit employees in assisting families in crisis due to COVID-19. DeeDee and I still dedicate hours per week as of the date of writing this. Habitat is dedicated to assisting until COVID is gone.

- We wrote and received CDBG-COVID funding from the City of New Braunfels / HUD. This \$137,000 will be used to fund Comal County Cares efforts.
- We have not had to touch our Reserves bank account. We have not used our Construction funding for anything but building/repairing homes.
- Much more.

I can't recall all the intricate details that kept us afloat. I do know during the pandemic that continues today, I witnessed many families in crisis. Some lost loved ones. Some were diagnosed with COVID and needed to prepare for hospitalization. Many lost jobs and their only source of income. I also watched volunteers dedicate themselves to finding solutions. These volunteers came from many different non-profits but somehow navigated this new response center.

As they say, we were building the plane AS we were flying. Also present were local pastors providing spiritual care and prayer. It was breathtaking to watch a person walk in with worry weighing them down, then to see them transform as assistance was awarded. Then finally, they would sit with a pastor. At a time that isolation was keeping us all apart, watching as they prayed with a safety mask on and the pastor had one on as well, I could feel the presence of calm. And when our lives are in chaos this calm feels like a baptism for everyone in the room.

Families would leave crying from the relief.



**Though it was stressful and intense, and no one knew what the future holds, I was blessed to be able to witness God's beautiful work through this response center.**

More shockingly, I also witnessed the other side of COVID. Assisting families to navigate through local services showed me a cumbersome system.

Assisting families apply for government assistance showed me a system that is hard to understand. There was a time three people all with Masters degrees could not figure out how to navigate a federal application online. How do families do this? Assisting families as they went through the medical and/or funeral services was heartbreaking. How do you bury your husband if you have no savings left and no job now?



Some local landlords were understanding and wanted to assist us in getting families the correct paperwork to assure rental/mortgage assistance. Other landlords though... you would be shocked at how they spoke to me. You would be more shocked if you heard the threats they threw at our local residents.

This gave me an insight into affordable housing I had never experienced before. It is one thing to discuss “the numbers” of homes on the market vs. the area median income. It is another thing entirely to hear people say “I don’t care where they go, if they are 5 days late [with their payment] I’m locking the place up.”

I am now passionately dedicated to knowing and insisting there be a better way for local rental policies and rental/mortgage assistance programs. As always, I am also dedicated to finding a way that every single person in our county can achieve a safe, decent, affordable home if they want one. This sounds daunting, doesn’t it?

Again, this why we as Habitat will need to change the course of building in one model style. I have been researching all the new ways Habitat impacts their local communities. Again, this means our avenues for safe, decent, affordable homes may look different in the future. We are growing and understanding one model of ‘HOME’ doesn’t fit everyone’s needs or capabilities.

Comal County Cares being focused on COVID response continues today. We project it will continue at least through the end of September. Though we know the aftershock of being jobless, sick, without child care, losing a loved one, and/or housing insecure will last far beyond September.

We have faith the McKenna Foundation will lead Comal County Cares beyond September in the efforts of not only COVID response, but all housing, utilities, and other recovery necessities.

**“Habitat for Humanity was founded on the notion of kindness, compassion, caring, and partnership with those in need of decent housing. We’ve never stopped embracing those notions, over all these years, nor have we wavered from stepping up to a problem with a noble effort to be helpful.**

**In fact, the concept of partnership housing - the foundational platform of the Habitat ministry - was the radical idea of one man, Clarence Jordan, a white man in the rural south in the 1940’s who committed his life to help the poor - regardless of color or race - have the opportunity to build and own a home. It was called Koinonia Farms, and it stood for communion, fellowship, and joint participation. Here, Jordan was an ally - and risked his life, having been threatened by the KKK.**

**This was bold action. Not just words.”**

**- Dwayne Spencer,  
CEO, Habitat for Humanity of Greater Memphis**

## **Human Rights Movement.**

Google ‘Habitat for Humanity misconceptions’ and the links will lead you to different Habitats that have shared many misconceptions. Today I clicked on the first listed link - it led me to Hattiesburg Area Habitat’s website. There they have listed FICTIONS then FACT below those. Before I list the fictions, I need you to understand that most Habitats rather we list them on a website or not experience these fictions. Habitat staff members understand we will be asked these questions many times.

**I know now that instead of the question being “Does Habitat only build houses with minority families?”, it should be “Why are people of color more likely to be denied a traditional loan, and need a program like Habitat?”**

The conversations about affordable housing will always intersect with conversations about Black, Hispanic, and other communities of color. When someone says affordable housing or affordable neighborhoods the first thing most think of is neighborhoods of color.

I have been to Atlanta many times, most of those visits were to attend the Habitat International Conference. I have visited Koinonia farms. I have visited Martin Luther King’s memorial, or the National Center for Civil and Human Rights each time I’ve visited Atlanta.



To me, it's not just because Habitat and Dr. King were born very close geographically or that Habitat's International offices are located in downtown Atlanta that when I think of affordable housing issues or the Fair Housing Act, I always think of the civil rights movement.

The Fair Housing Act of 1968 states during the sale or rental of a dwelling there will be no discrimination based on race, color, religion, sex, disability, familial status, or national origin.

At Habitat we abide by this act during all the phases of applications, processing, acceptance in our programs, during building or repairing, etc. We always have. We will continue to. We believe EVERYONE deserves a decent place to live.

I know we need to do more for our community. I am committed to learning more from our Black and Hispanic citizens. More so, I am now passionately dedicated to knowing and insisting the rights of all of our neighbors be protected. I have joined local civic groups, have attended prayer vigils, have joined city focus teams, have listed Juneteenth as a date Habitat will be closed in celebration next year, and will continue to listen to people of color, those in unstable housing and/or neighborhoods, and the families we build with.

**In the first quarter of 2020, the Census Bureau reported that black households had the lowest homeownership rate at 44%, nearly 30 percentage points behind white households.**



**(Forbes: A Look at Housing Inequality & Racism in the U.S.)**

I read Exodus again.

Ms. Dolly's family called me after she passed. They asked me to speak at her funeral. They asked me to walk in her Second Line and they insisted her line walk down Nelson St. in the 9th Ward. Out of the crowd of hundreds, there were few of us non-black people in the parade. Thank God, she as a black woman looked past my race and color to teach me. Thank God, she looked through my race and color to show me God's love and his love in action. When I passed the spot where our Meeting Tent was in 2005, I whispered under the jazz and dancing in the street "My Presence will go with you, and I will give you rest."

Comal County Habitat has been reminded this year that we can make it through the hard times. Habitat Homeowners are safe. Volunteers are still showing up. Donors are still supporting us. Our staff is still dedicated. If this is what we can do during this year, during a pandemic, during a crisis, during a movement, imagine, after a moment's rest, what we will accomplish.

I look forward to building, repairing, volunteering, donating, advocating, talking, listening, reading, laughing, and moving forward with you all in this next fiscal year.

A handwritten signature in black ink that reads "Crysta Moore". The signature is fluid and cursive, with the first name "Crysta" being more prominent than the last name "Moore".

**Executive Director**  
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brighter futures,  
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