

## Executive Director's

## Message



**Suzanne Brooks**CSC Habitat Executive Director

Dear Friends of Habitat,

This year, we are proud to recognize the resilience, dedication and commitment of our community. We thank you for your continued support of our mission to construct homes and communities that provide hope across Richland, Lexington and Fairfield counties. Central South Carolina Habitat for Humanity has always been a champion in providing quality housing; working together to generate strength, stability and independence. I genuinely believe that the vision of Habitat - a decent place to live for all - is found within each one of us.

We cannot do this work alone. Thank you for being part of our Central SC Habitat for Humanity family.

In partnership

Suzanne Brooks Executive Director

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Our

## **Mission**

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



## Our

## **Vision**

A world where everyone has a decent place to live.

## **Board of Directors, Fiscal Year 2022 - 2023**

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## **Affiliate Profile**

- Founded in 1985
- Serving Richland, Lexington & Fairfield Counties.
- 280 homes built.
- Became a Neighborhood Revitalization affiliate in 2014.
- 72 repairs of existing homes (since 2014).
- 80,000 volunteers mobilized to build & repair homes.
- 104 homeowners have satisfied their mortgage!

## Accomplishments

Fiscal Year 2022 - 2023



#### **Home Construction**

Completed four (4) homes, three (3) additional homes in progress.



#### **Existing Home Repairs**

Completed nine (9) repairs, two (2) repairs in progress.



#### **New Neighborhood Revitalization Initiative**

Started a 2-3 year initiative to build new homes and repair existing resident homes in the Happy Town neighborhoods in West Columbia.

## Homeowner Financial Benefits Fiscal Year 2022 - 2023





\$1,339

Non-Habitat Mortage

Homeowner Savings = \$828 a month/ \$9,936 yr./ \$246,217 in total savings

Based on the median Habitat home sold price of \$225,000. Traditional, non-Habitat mortgage based on a 25 year mortgage with 20% down payment at 6.2% interest (current).

## Rickysha's Story

## Because of Habitat, my life is changed.

In November 2022, Rickysha successfully purchased her home in Cayce, SC after diligently participating in our 24-month program and putting in 343 hours of sweat equity. We are delighted to introduce Rickysha to the

Rickysha's dad used say, "How do you expect change for yourself, if you don't change what you expect for yourself?" That message hit hard, especially when looking at a life-altering move to South Carolina with her children, for her children. But Rickysha expected more, she wanted a better life for her kids. Change is uncomfortable, but she added, "Habitat homeownership fueled the fire for my change."

Stepping out of their comfort zone, Rickysha and her kids relocated with "just \$1,500 and a prayer", with faith that a better life was possible with hard work. After connecting with Central South Carolina Habitat for Humanity, the lives of Rickysha and her children have come full circle. As part of Habitat's homeowner candidate program requirements, Rickysha has participated in on-going financial counseling, and completed a mandatory 18-24 month program that



included clearing all debt collection, opening a saving account, 300 hours of sweat equity (including helping to build their own home) and completing homeowner education courses.

Rickysha's future now looks bright with endless possibilities. "I now have a career path with a company I've been with for over 3 years. My daughter has graduated from high school and my son is excelling." And she is applying everyday what Habitat for Humanity has helped teach her. "The knowledge I have gained from the classes we had to take, "priceless!" I am debt-free and know how to budget, thanks to my financial counselor always pushing me. I know to fix a water problem ASAP because leaks and floods can cause more damage than a fire or termites. I know that centipede grass does know my monthly payment for my house includes principal, property tax. and insurance." She said because of Habitat, her life has changed.

## **New Construction**

Fiscal Year 2022 - 2023











This lot in northeast
Columbia was
cleared and
became a great
location for
homeowner,
Shanna, and her
three children.

A large lot was sub-divided for two builds for homeowners Regina and Catheta's families in Lexington SC.

An empty lot in Cayce became the site for this beautiful home for homeowner, Rickysha, whose story is on the previous page.

Our 2023 Women
Build groundbreaking
occurred in February.
This started our
new Neighborhood
Revitalization
Initiative in the City
of West Columbia.

This large lot in
Richland County
was sub-divided for
two new homes.
Construction began
on both homes with
first nail ceremonies









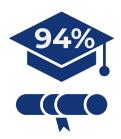


# Homeowner Questionaire **Results**

In 2023, we conducted a questionnaire with our local Habitat homeowners that have been living in their homes to learn the long-term differences CSC Habitat has made in their lives.

### **Generational Impact**

Believe their Habitat home has improved their children's future.





Believe their Habitat home has improved their children's behavior.

### **Uses of the Extra Money**

Healthcare



Items for the children









Have more money/ savings compared to when renting.

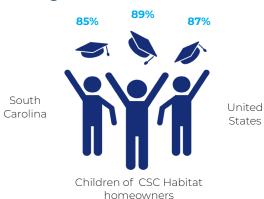


## Non-tangible Impact

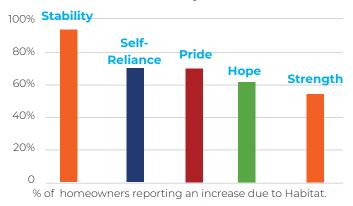


Feel safer than where they previously lived.

### **High School Graduate Rate**



## **Personal Discipline Rate**





Thank you to our dedicated partners, generous donors, and enthusiastic volunteers who have played a pivotal role in supporting the mission of Central South Carolina Habitat for Humanity. Your commitment, whether through the gift of time, materials, or financial contributions, has transformed houses into homes, dreams into realities, and futures into brighter prospects.



Shop. Donate. Volunteer.





2814 Augusta Rd West Columbia SC 29170 Monday - Saturday 9:00 am - 5:00 pm With your ongoing support, we continue to build not only homes but also the foundation of hope, stability, and empowerment for those we serve.



**Scan to Donate Here** 

www.habitatcsc.org