



Greene County  
**Habitat**  
for Humanity®

**A YEAR OF PROGRESS & HOPE**

# WORDS FROM ELAINE MATHEWS,

## EXECUTIVE DIRECTOR



*“A house is to a family what soil is to a plant. We all seem to know this deep down. You can pull a plant up out of the soil, pour all the water in the world on it, give it plenty of sunlight, and it will eventually die because it is not rooted. A plant needs to be rooted. A family is like that. If a family is not rooted, it will not flourish. It will not grow... will not blossom. But once a family is well-rooted, all kinds of wonderful things begin to happen.”*

These inspiring words from Millard Fuller, the founder of Habitat for Humanity, are the inspiration that keeps us growing and helping families, one house at a time. Our roots in Greene County run deep. Through the work of our tireless

volunteers and generous donors, we have served our community for nearly three decades, tending the soil from which hundreds have bloomed.

In these pages, you will have the opportunity to learn more about the exciting work happening at Greene County Habitat for Humanity. We thank you for your dedication to help families be “well-rooted” in our community.

## ABOUT THE COVER:

When we first met Deavon Janes, she and her four young daughters were living in a mobile home with exposed wires and a completely rotten floor.

Through Deavon’s dedication and hard work, she was accepted into our program and began the necessary work to earn her way to home ownership. Despite being delayed by Covid, she remained steadfast in her hope to create a better living environment for her family, doing more than the necessary sweat equity hours required by our program.

December 14, 2021, is a forever holiday in their lives. It is the day they were able to move into their very own home. Deavon says, “Our home has given us stability for the first time in our lives. Now my girls can pass the same kind of stability to their children and to their children’s children.”

This is what the Habitat for Humanity program does. We build homes and hope for better futures for families.



# MISSION

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

# VISION

A world where everyone has a decent place to live.

# GOAL

To improve the quality of living conditions, which will strengthen our families and the entire community.

# BOARD OF DIRECTORS:



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# STAFF:

EXECUTIVE DIRECTOR: ELAINE MATHEWS  
RESTORE MANAGER: KAREN DORTON  
RESTORE ASSOCIATE: MICHAEL VEGA

CONSTRUCTION: PATRICK KOZMA  
RESTORE ASSOCIATE: VIOLETA PENNA

# GREENE COUNTY HABITAT FOR HUMANITY

## A YEAR OF PROGRESS & HOPE

Together with our incredible volunteers, donors, and supporters, Greene County Habitat for Humanity continues to transform lives through affordable homeownership. As we look back on 2024, and our progress over the years, we're proud to report that we've now completed 81 homes for local families, with another currently under construction. Each of these homes represents more than just walls and a roof – they're the foundation for families to build stable, successful futures.

We're particularly excited about our expansion opportunities available at Baynes Creek (see more on page 10). In addition, Habitat is currently developing infrastructure to accommodate 14 new lots, which will allow us to serve even more families in the coming years. This growth is crucial, as we currently have 11 qualified families in our program who are eagerly awaiting their opportunity for homeownership. These families represent the heart of our mission – hardworking neighbors who dream of having a safe, affordable place to call home.



The impact of Habitat goes far beyond putting roofs over heads. When we hand over those house keys, we're giving families a foundation for their future. These homes represent stability, safety, and the chance to build equity. They're where children will do their homework, where families will share meals, and where lasting memories will be made.



Looking ahead, we're more committed than ever to our vision of a community where everyone has a decent place to live. Every donation, every ReStore purchase, and every volunteer hour brings us closer to that goal. The families we serve aren't just statistics – they're our neighbors, our local workforce, and their success strengthens our entire community.

We're incredibly grateful for everyone who's supported us on this journey. Whether you've swung a hammer at one of our build sites, donated items to our ReStore, or simply spread the word about our mission, you're part of the Habitat family. Together, we're not just building houses – we're building hope, one home at a time.

Thanks to our dedicated volunteers, generous donors, and supportive community, we're making Greene County a better place for everyone. Ready to join us? Stop by our ReStore, check out our volunteer opportunities, or consider making a donation. Every contribution, big or small, helps us continue this important work.

# FINANCIAL OUTLOOK:

## INCOME

Mortgage Payments	23%
ReStore Net Revenue	17%
Individuals	11%
Interest & Fees	10%
Grants / Foundations	5%
Churches	2%
Can Recycling	1%
In-Kind	1%
Businesses & Clubs	1%
Special Events (SOH-2023)	29%
	<hr/> 100%

## EXPENSES

General Management & Operations	13%
Other Program Services	8%
House Construction	79%
	<hr/> 100%

# WHAT IT TAKES TO BE A HABITAT HOMEOWNER:



A Homeowner is a partner family who commits to being in the Homeownership Program. To be a part of the program, a family must be employed with income falling below 60% of the median income for Greene County, but earn enough to afford the mortgage on a Habitat home. Homes are sold with a zero-interest equivalent mortgage to keep them affordable.

The program lasts 12-18 months. The family is on this journey with a mentor to help them along the way. Each family commits to 250 hours of sweat equity (Construction and Community Volunteering) while attending regular homeowner preparation classes. Classes include the Dave Ramsey's *Financial Peace University* plus additional budgeting and credit help. They also include classes on home maintenance, yard

maintenance, insurance, wills, fire preparedness, understanding construction, auto repair and maintenance, couponing, the closing process and foreclosure.

# RESTORE:

## WHERE SHOPPING MAKES A DIFFERENCE

The heart of our operation, the Greene County Habitat ReStore in Greensboro, does so much more than sell furniture. Think of it as your community’s favorite re-sale store with a powerful purpose. Every gently used couch, kitchen appliance, or building material you find helps fund our mission to build affordable homes.

The best part? Shopping at our ReStore means you’re not just getting great deals – you’re directly helping your neighbors while keeping useful items out of landfills.

The mission of the ReStore is closely aligned with that of Habitat for Humanity: to build strength, stability, and self-reliance through shelter. The ReStore accomplishes this by offering a wide variety of gently used, donated items at affordable prices, with proceeds supporting Habitat’s work in constructing homes for local families.



## RESTORE REVIEW

### RESTORE

Product Donated and Diverted from the Landfill	600,904 Lbs
Aluminum Cans Recycled	475,520
ReStore Donors	1,612
ReStore Volunteers	41 Individuals 3,390 Hours
ReStore Proceeds Build	1 House per year



# VOLUNTEERING WITH HABITAT

*Want to be part of this amazing work? There are plenty of ways to get involved:*

Roll up your sleeves and volunteer with us. Whether you're helping organize items at our ReStore, assisting customers, or joining our home construction efforts, your time makes a real difference. Our volunteers are the backbone of everything we do – we simply couldn't build homes without them.

## VOLUNTEER HOURS TO BUILD A HOUSE:

Construction	68 Individuals 2,973 Hours
Family Support	16 Individuals 431 Hours
Administration	17 Individuals 804 Hours

See Volunteer Opportunities Here:



# LOOK WHO'S TALKIN'

Greene County Habitat for Humanity got a lot of press this year from area publications that helped spread the word of our mission and commitment to the community. Here is a sample of the stories that made headlines for Habitat:

## SCHOLASTIC AWARDS

REACH Scholarship Recipient, Jaxxon Armour, and UGA's NSLS (National Society of Leadership and Success) Nominee, Jai'lyn Armour, are sons of Habitat Homeowner Tracnesa Randolph. Both were small children when they moved into their house back in 2013.



Read about  
REACH  
Scholarship  
Recipients  
here:





## ONE INCREDIBLE MOVING STORY

For Deavon Jones and her four daughters, this house at the edge of a forest is the most beautiful place on earth because it's opened a view into a future they never thought possible.

Jan brought politely makes it clear from the start. "I'm not the subject of this story." A board member and former chair for Greene County Habitat for Humanity, Jan could share plenty about her own struggles and triumphs. But not right now. She wants us instead to travel seven miles outside the Reynolds gates, along a rolling country road, and into a driveway ennobled by welcoming trees and a swing hanging from one branch.

There, on the front porch, the subject waits. This is Deavon Jones. This is her home. They can both be described as "happy."

"Please, come in," Deavon says. Inside, a string of Christmas lights hangs over the front window.

"My daughters put them up right after we moved in," Deavon says, "and we never took them down because they're joyful."

The living room is a perpetual celebration, just the way a living room should be. Pictures on the walls show Deavon's four girls in mid-laugh and mid-tear.

"Being in a stable home has changed all of us," Deavon says.



“

When I see my girls confident and happy, I think of all the volunteers who changed our lives.

”

More than 200 Reynolds Members are actively involved with Habitat for Humanity.



Jan stands quietly in the background, listening. She has stood in this general spot dozens of times, before and during construction of Deavon's house. It's one of more than 80 homes Habitat for Humanity of Greene County has built since 1996 for individuals and families in need of affordable housing. The work never stops.

"The number of homes is amazing because of the generosity it requires," Jan says. "Having said that, we can't raise enough money to build the homes needed. Habitat is currently the only provider of affordable housing in the area. We had 151 families apply for a home in early 2024 and have 11 in our queue for home ownership. Our hearts break for all the families we aren't currently able to help. But at the same time, we celebrate whenever we can help even one family. Deavon's family is extra special because of what they went through to get here."

No one should be living in this place. That's what Jan thought when she made the required tour of the structure where Deavon and her daughters were living during the application process for a Habitat home. →

"I've seen a lot of substandard housing," Jan says, "but I'll never forget what I saw that day."

A ceiling in mid-crumble. Mold in every corner. All four girls sharing one small bedroom. A floor so rotted that the youngest daughter, Kyree, had fallen through it. Another daughter, Nova, spent weeks in the hospital recovering from burns on 37% of her body when a water heater malfunctioned.

After walking through the place, Jan stepped outside.

"I wanted to make it back to my car before I cried, but I didn't make it," she says. "It was the only place Deavon could afford and avoid being homeless. We had to help."

Deavon met the three qualifications for a Habitat home. She had an obvious need. She also had the proper debt-to-income ratio. And she and her daughters were ready to put in the required 200 hours of sweat equity. Over the next 18 months, they would meet one Reynolds Member after another. Some volunteer as job sites to swing hammers, install tile, and paint. Some mentor future homeowners about financial literacy, insurance, escrow, and maintenance. They help at the ReStore, collecting and selling donated items to raise money. And they organize fundraisers, including the Lake Oconee Showcase of Homes, which has brought in more than \$1 million so Habitat volunteers can build and rehab as many homes as possible for families like Deavon's. As of mid-2024, the funds have gone toward the construction of nine new homes and the rehab of five more.

"Whenever I look around our home and see how happy everyone is," Deavon says, "I think of the volunteers who made it possible."

The date is forever a holiday in the Jones' home: December 14, 2021. Deavon pulled into the driveway that day with a trunk full of blankets and pillows for the girls to sleep on until she could save enough money to furnish the bedrooms.

"I was just happy to know we'd have solid floors," she says.

She was also relieved to know her mortgage would be about the same as the rent in "that other place." At the front door, she was met by former NFL running back Warrick Dunn, whose charity occasionally comes alongside Habitat to empower families through home ownership, especially those headed by single parents.

"We have a surprise for you," he said, and then watched Deavon open the door to happiness. There were beds in the bedroom, utensils in the kitchen, furniture in the living room, tools in the shed, a Christmas tree in the corner, and an apple pie on the counter.

"I'm still over-whelmed," she says. "My first thought was, 'Wow, for the first time in our lives we have stability.'"

She already sees how stability is allowing the girls to focus on goal setting and goal accomplishing. It's generational change, in real time.

With the eternal glow of Christmas lights behind her, Deavon opens the front door to walk outside. The sense of gratitude follows her down the porch steps to a cozy seat on the tree swing.

"My girls say they want to stay here forever," Deavon says, smiling and peacefully swinging, "and that means the world to me."

## THERE'S NO PLACE LIKE A HOME

A powerful story lives inside every Habitat home. And the homes are right down the road from where we live at Reynolds," she says.

Jan knows because she has a story of her own. As a child, she and her three siblings had become transient guests split among family members while their mother struggled to stabilize the family after the sudden death of Jan's father.



"Not many people want to rent a home to a widow with six kids. I vividly recall what it was like as a child—the anxiety of knowing we could be moving again at any time."

Jan developed a compassion for people in similar circumstances, which explains why she spends so much time at Habitat homes. "When my mother was finally able to move into a safe, affordable home, it changed our lives. So now my emotions get to me whenever we have the privilege of handing a key to a new homeowner. I know their lives will never be the same."

“ Our home has given us stability for the first time in our lives. Now my girls can pass the same kind of stability to their children and to their children's children. ”



### DEMAND AND SUPPLY

With the ever-growing need for safe, affordable housing in our community, Greene County Habitat recently committed to serving an even larger segment of the population. In addition to a current building project that will create a 20-home neighborhood, they are also planning a community in Greensboro that will allow them to reach well beyond the current Habitat model, providing 70 entry-level homes for vital workforce families in the area.

To Volunteer or Donate: Greene County Habitat for Humanity • 706-453-1718 • HabitatGreene.net

## HOW IT WORKS



The teams at Habitat for Humanity set up homeowners to be successful stewards of the property and of the loan they're required to pay back, which allows Habitat to build more homes with the following general guidelines:

Cost: \$150,000  
Interest: 0%  
Term: 20-30 years



Read the full story in Reynolds Living Giving here:





## A MESSAGE FROM THE BAYNES CREEK DEVELOPMENT TASK FORCE CHAIR

Greene County Habitat for Humanity is excited to announce the creation of Baynes Creek Development – a mixed-income neighborhood for entry-level buyers, in a community that is an innovative approach to providing affordable, workforce housing in Greensboro. Baynes Creek Development is designed to create economic, social, and educational benefits for our community, encouraging interaction in a diverse, close-knit neighborhood.

Located on Oconee Avenue in Greensboro, Baynes Creek will be a charming, attractive 25-acre neighborhood that will contain 70 single family owner-occupied homes – a combination of single story 3-bedroom and two story 4-bedroom homes with a park that includes community gardens and walking paths. 25% of these homes will be for lower-income Habitat families, helping set a new model for mixed-income living.

Through the generosity of the Baynes family and Georgia Communities, LLC, the homes in this neighborhood will actually be sold below market rate if we can raise the funds necessary to build the infrastructure for this innovative community, providing an increasingly rare opportunity for essential workers who are aspiring homebuyers to purchase a home at an entry-level price in an environment where there is basically no inventory at all.

We believe the desperate lack of affordable, workforce housing that currently exists in Greene County undermines the stability of our entire community and we are committed to addressing this issue. We need your help. Thank you for your consideration.

**Jan Broughton**  
Baynes Creek Chairperson  
Greene County Habitat Board of Directors





# OVERVIEW

- 70 single-family affordable home sites
  - 25% Habitat Homes (50-60% AMI)
  - 75% Workforce Housing (60-100% AMI)
- Target home price \$200,000 - \$290,000
- USDA down payment assistance and below market mortgage rates
- 100% local workforce housing
- 100% owner occupied homes
- Neighborhood park
- Community gardens and nature trails
- Walking path

## PROJECT BUDGET

**SITE DEVELOPMENT COSTS: \$4,577,000**

### CURRENT COMMITMENTS:

Anonymous Donor	\$1,025,000
AT&T	160,000
Private Grants	196,000
Georgia Communities	100,000
Novelis	50,000
Individual Donations	437,700
Pledges Committed	81,500
<b>Total Commitments</b>	<b>\$2,050,200</b>

**FUNDING NEEDED: \$2,526,800**



# SAVE THE DATE

SATURDAY, OCTOBER 25TH

— 2025 —

## LAKE OCONEE *Showcase of Homes*



Greene County Habitat for Humanity's largest fundraiser returns this fall to showcase the exquisite architecture, interior design, and landscaping of select private residences at Reynolds Lake Oconee.

Mark your calendar now for our sixth Lake Oconee Showcase of Homes, an event that draws hundreds to the region and helps us "Build Homes for Hope" through the graciousness of the homeowners, the overwhelming generosity of sponsors, and the hard work of the Showcase volunteer committee.



To find out more, scan here:



# REMEMBERING JIMMY CARTER

As 2024 came to an end, the world lost a legendary man and Habitat lost our most famous volunteer and supporter. President Jimmy Carter lived his life in service and left a lasting legacy for generations to come. The most recent issue of *Habitat Magazine* celebrates his life and legacy and the impact he and his wife, Rosalynn, had on Habitat and beyond.





*“Some of my most memorable and gratifying experiences were when I joined other volunteers and worked to exhaustion building a house alongside a family who would live there.”*

President Carter

*“One of the basic human rights is housing -- the right not only to have a place to live but to have it be your own.”*

President Carter



To read more, scan here:



DONATE HERE:



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**THANK YOU FOR YOUR CONTINUED SUPPORT**