


2020 Annual Report

Providing help, hope, understanding and advocacy to our Neighbors in financial crisis for 32 years

THE ARK: COVID-19 IMPACT


MEETING CRITICAL NEEDS DURING COVID-19

\$323,000 in Emergency Financial Assistance



Since March 13, The Ark has provided emergency housing and utility assistance to stabilize local workers affected by COVID-19. Assistance provided ensures vulnerable families affected by a loss of income due to COVID-19 remain housed with utilities and basic necessities.

396 Families Stabilized



Due to COVID-19, requests for assistance more than tripled in 2020. 396 families were assisted during the pandemic. 64% of the requests we received were from neighbors who have not accessed Ark services before. The Ark continues to remain on the front line to assist neighbors in financial crisis.



Nearly 2-in-5 tenants across the country, particularly low-wage workers, are in danger of being served eviction notices. But what does this look like right here in YOUR neighborhood? Meet Ms. Starks: she is a single mother of three children who is required to provide digital learning for her children. Prior to school closure she worked full time and was able to take care of her family. Under extreme stress and in fear of being evicted as she fell behind on her rent, she reached out for assistance at The Ark. The Ark, thanks to the generosity of our amazing community, was able to pay a month of her rent balance, stabilizing her family in their home, until she is able to return to her full time job.

Emergency Financial Assistance Impact

529 Neighbors Served



The Ark serves as the community's emergency room for individuals and families facing financial crisis. It is our vision to provide help, hope, understanding, and advocacy for our neighbors in financial crisis, helping them move toward self-sufficiency.

\$383,000 Provided in Assistance



Assistance provided by The Ark ensures our working neighbors remain stable during an unexpected financial crisis. Due to COVID-19, hundreds of working families found themselves out of work and unable to cover basic expenses. The Ark's assistance programs ensure working families remain stable and housed during this time.

336 Evictions Prevented



Homelessness is a troubling reality for most of our families, especially those whose income has been affected by COVID. Our assistance ensures vulnerable neighbors remain housed during this time.

193 Disconnections Prevented



A roof over your head, heat in the winter, and utilities in the summer are all such basic human needs that without them our neighbors could not meet all the other challenges in their lives.

622 Children Benefited



Children under 18 make up a significant number of those benefiting from Ark services. Ensuring families have shelter, utilities, water, and food is a primary function of our programs.

449 Food Bank Referrals



The Ark serves as the community's primary Food Bank referral source. This year we provided over 300 households with a referral to receive a week's worth of groceries from the Athens Area Emergency Food Bank.

Neighbor Impact Stories



Mr. and Mrs. Blanton run their own cleaning company and had a lucrative contract with a movie cinema. Once all the cinemas closed due to COVID-19, they both lost their income. The Ark was able to help with their rent in April and the Blantons planned on getting back to work when the businesses began to open up in June. Then, as the virus continued to spread in our community, the cinemas had to close before they were ever able to open! The Blantons came back to us, unsure that we would be able to help again, but The Ark again helped keep this family in their home.



Ms. Smith came to The Ark after she was wrongfully terminated from her job. She received assistance with her rent so that she and her 2 children could remain in their home. In October, she came back to The Ark because she was unable to work due to having to stay home to facilitate distance learning for her children. We were again able to help with her rent and utilities.

If it weren't for The Ark, I would be homeless...I LOVE YOU GUYS! [The Ark] has been amazing. They were able to help me with multiple bills."



Ms. Brown contacted The Ark after testing positive for COVID-19 and was out of work for two weeks. Already dealing with short hours and balancing digital learning for her child, Ms. Brown was struggling to stay on top of her expenses. The Ark was able to step in and help Ms. Brown with her rent and utilities until she could return to work.

"Lord, I thank God for the Ark! Wonderful helping people with the best attitude. Thank you for helping me pay not only one but two bills. Rent and lights which were both expensive so thank you so much. If it wasn't for places like The Ark, I would be stressed out and frustrated. I am thankful for them."

Common Wealth Athens Impact

172 Individuals Served



The mission of Common Wealth Athens (CWA) is to empower Athens working poor to achieve financial independence through innovative financial education and asset building services. CWA is providing hope and a future to low-income families and individuals with little to no access to the basics of financial planning and affordable lending products.

\$19,716.00 in Loans



Common Wealth Athens(CWA) provides financial services, through our partnership with Georgia United Credit Union, which enable our neighbors to break out of the cycle of poverty by providing an affordable alternative for depositing their paychecks, addressing financial emergencies, refinancing existing predatory debt, and paying off items that are negatively affecting credit scores.

93% Repayment Rate



Because each loan is financially backed by The Ark, our loan program is able to lend to those who did not qualify for a traditional loan due to a poor credit score. CWA participants have an average credit score of 520.

344 Education Hours Provided



We provide financial empowerment to low-wage workers through financial education coupled with the banking of our neighbors to provide them with access to specially designed financial products. Our financial education curriculum not only results in long-lasting change and creates financially educated low-wage workers, but also paves the path to true stability.

57 Point Credit Score Increase



CWA's financial tools offer a way up and out of the paycheck to paycheck cycle by increasing financial organization and credit worthiness which often has a direct impact on future employment, stable housing, and lower car insurance rates, to name a few. 80% of CWA participants saw this increase in their credit score after successful repayment of their loan.

99% Overall Improvement

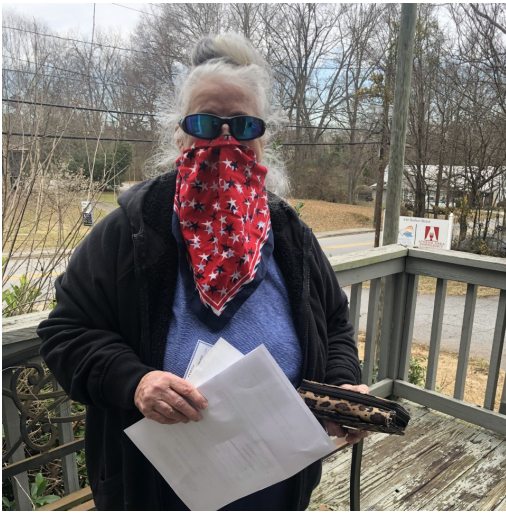


Individuals and families who participate in CWA's Financial Education sessions improve their overall understanding of financial subjects including budgeting, saving, and credit repair.



When Mataka first reached out to us, she was in a bind. A wage garnishment for an old medical bill put her behind on her household bills and her credit was suffering. The Ark was able to provide a loan for her which helped her get caught up after this new disruption to her budget. We also started working on a plan to get her finances in order and put her back in control of her life. Fast forward 1.5 years later, and Mataka is thriving. Since entering the Ark’s loan program, Mataka’s credit score has increased over 30 points! She is now a Certified Phlebotomy Technician. With her new certificate and climbing credit score, Mataka is now closer than ever to her dream of owning a home.

“I have gotten assistance from the Ark previously with helping with bills, and I am a part of the loan program. I really appreciate this opportunity. It’s really helping me get my credit established and helps me out with bills. Thank you so much!”



The Ark had the pleasure of making Ms. Velvie’s acquaintance when she reached out for help with a unique request. Velvie is 70 years old and lives on a small, fixed income. She was in desperate need of gallbladder surgery but because of a recent increase in her monthly rent that drained what little she had leftover at the end of each month, she did not have the \$175 needed to satisfy the coinsurance to start the surgery. The Ark was able to help pay her rent to lighten the burden of the rent increase while also paying the coinsurance for her to have the surgery using the Ark’s Special Needs Fund. We also completed a comprehensive budget with her to help her negotiate future rent increases and shared that budget with her landlord.

Proudly providing Financial Education to the following partners in 2020



2020 Community Giving

Alps Road Presbyterian Church
Athens Church
Athens First United Methodist Church
Athens Seventh Day Adventist
Central Presbyterian Church, PCUSA
Chapelwood United Methodist
Christus Victor Lutheran Church
Church of the Nations
Cleveland Road Baptist Church
Covenant Presbyterian Church
Crossroads Church
Emmanuel Episcopal Church
First AME Church
First Baptist Church
First Christian Church of Athens

First Pentecostal Church
First Presbyterian Church
Green Acres Baptist Church
Hill Chapel Baptist Church
Holy Cross Lutheran Church
Life Church of Athens
Milledge Avenue Baptist Church
Oconee Street United Methodist Church
Princeton United Methodist Church
St. Gregory the Great Episcopal
Saint Stephens Anglican Church
St. Thomas Anglican Church
Trinity Lutheran Church
Unitarian Universalist Fellowship



THANK YOU!



The Athens community responded with generosity to The Ark's call to action in 2020. From COVID relief efforts to our annual Gift of Hope, the community stepped up and our supporters put a ton of love into giving in 2020! As Mother Teresa stated, "It's not how much we give, but how much love we put into giving." With a year marked by incredible challenges, pain, collective grief and sorrow, the loving, giving people of Athens donated over \$100,000.00! This allowed The Ark to continue to meet the demand for housing and utility assistance during the pandemic. The Ark staff, board, and volunteers are humbled and honored by the confidence the community shows in our ability to shepherd these resources and ensure that so many of our neighbors in need receive that invaluable helping hand.

2020 Board of Directors

Roger Swagler , Sheila King , Paul Wilson, Ray Caldwell, Tom Cochran, Carol Norsedt , Marty Webb , Joe Goetz, Michael Thomas , Patrick Cates, Marco Messori , Paula Hollis, Kay Dillard, Dale Skeppstrom
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