


2021 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

\$930,000 in Emergency COVID Assistance



Since March 13, 2020, The Ark has been Athens' frontline of response as the need for emergency financial assistance soared. The Ark has been working to continue delivering emergency financial assistance to our neighbors during this time of unprecedented need.

650 Families Stabilized



Due to COVID-19, requests for assistance more than tripled in 2020 and 2021. Thousands of households faced eviction and homelessness. For every family unable to pay their rent, countless more made tough sacrifices to afford it. Between rising housing costs, inflation, and the expected flood of evictions, it's was important than ever that we provide a safety net for those experiencing housing and food insecurity.



Annmarie had a good, consistent production job. When the business had to temporarily close due to COVID-related slowdowns, her hours went from full-time to part-time overnight! She fell behind on her rent and utilities, then she reached out to The Ark. We were able to cover her bills, she soon found a new full-time job and is back on track!

Her story is all-too-common in these uncertain times. Families who were already catching up from COVID job losses of 2020, experience further turmoil as businesses stumble back to life. The Ark has been able to assist so many of those in need with help from the generosity of people like YOU!

Emergency Financial Assistance Impact

589 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.

\$563,000 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.

437 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.

675 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.

400 Food Bank Referrals

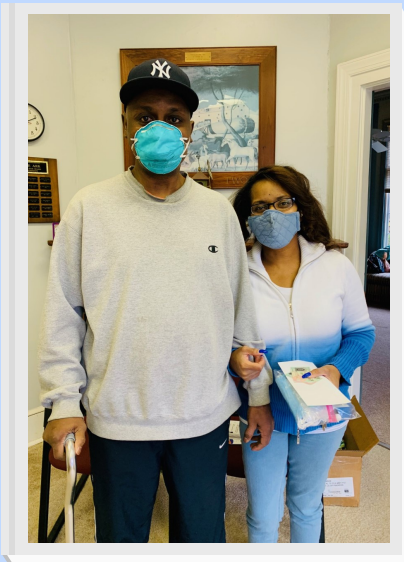


The Ark serves as the community's primary Food Bank referral source. This year we provided over 300 households with a referral to receive a week's worth of groceries from the Athens Area Emergency Food Bank.

Neighbor Impact Stories



Angela is the sole wage earner in a family of five. A medical emergency put her out of work for 3 months. With the help of family and friends, she barely made it through, paying whatever she could to the landlord. Finally, the landlord's patience ran out and her family was facing eviction with a balance of \$2,400. Angela turned to The Ark for help. The Ark was able to ensure Angela avoided eviction and was able to keep her family housed and safe. She is on the mend and back at work!



Mr. and Mrs. Smith reached out to The Ark after Mr. Smith contracted COVID. Due to the severity of his infection, Mr. Smith suffered a stroke while sick. Due to the illness and stroke, Mr. Smith was unable to return to his full time job. Falling behind on bills and facing eviction, the Smiths quickly ran out of savings. Facing eviction and utility disconnection, they turned to The Ark for assistance. The Ark was able to pay their rent and utilities in full, and ensure the Smiths remained housed and stable during this difficult time.



Teresa is a hardworking mother of 4 who, after experiencing a layoff and short hours, got very behind on her rent and was facing eviction. Unable to pay her rent balance in full and worried her family would become homeless, she turned to The Ark for support. The Ark was able to cover her rent balance, preventing an eviction and giving her the breathing room to focus on her job search. Teresa was able to apply to multiple jobs offering full time work and she is now employed full-time!

Common Wealth Athens Impact

210 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.

\$13,550.00 in Loans



Common Wealth Athens(CWA) provides financial services through our partnership with Georgia United Credit Union. We 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.

95% 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.

420 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.

60 Point Credit Score Increase

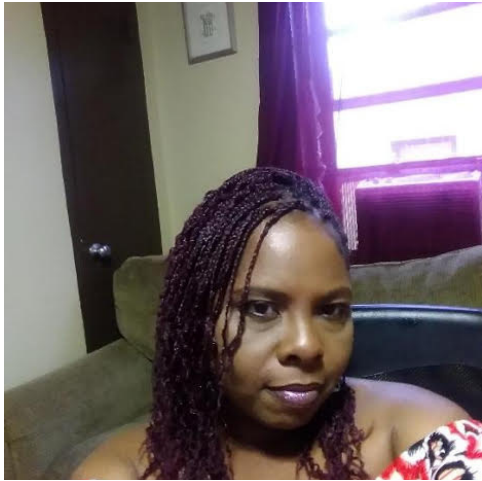


CWA's financial tools offer a way up and out of the paycheck to paycheck cycle by increasing financial organization and credit worthiness which often has a direct impact on future employment, stable housing, and lower car insurance rates, to name a few. 86% of CWA participants saw this increase in their 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.

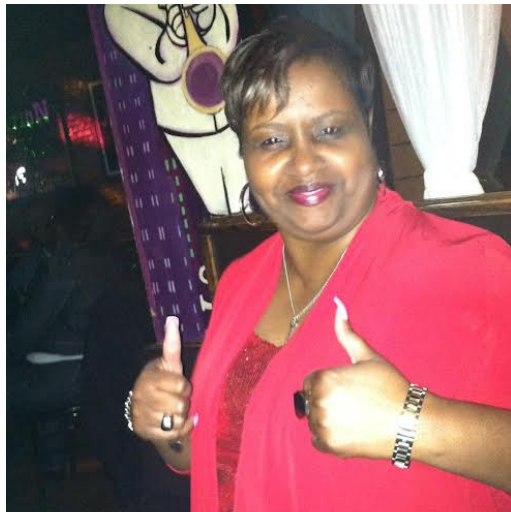




Mandy has been an Ark loan program participant since 2018. Because she lives on a fixed income, there is very little room for error and one unexpected expense can throw everything off balance. Thanks to the Ark loan program, she now has a safe place to turn to when that unexpected expense or repair hits. She has successfully paid back all of her 7 loans and has seen her score increase 85 points. We are so excited to see all of her hard work and consistency paying off. She is well on her way to many opened doors.

”When I say it was bad, I couldn’t get anything in my name – that’s how bad it was. Now I have other loan companies wanting me to get a loan with them. I say no because I don’t want to mess up my credit. And I can get stuff done because my credit has gone up”

“The Ark has helped me in so many ways. When I first started, my score was down and now it is up and it changes my life. Thanks to The Ark for helping me and a speacil thanks to Stephanie, because, without her, I wouldnt had made it thus far.”



”Hi, my name is Bonita Kelly and I would love to tell my story. I was having a hard time with life, job was cutting back on my hours, finances fell short, landlord was telling lies, and I was having very hard times. But someone actually told me of places that helped individuals like myself, who was having hard times. That’s where and when I was told about ”The Ark”. Made an appointment, followed their instructions and was given a second chance. My sad ☹ face turned into a happy 😊 face. I felt like I had another chance at life. Worked on rebuilding my finances, checking my credit and most of all not to give up on GOD. Things happen for a reason but the encouragement and support from the staff at the ARK brought back that hope.”

Proudly providing Financial Education to the following partners in 2021



2021 Community Giving

Alps Road Presbyterian Church
Athens Church
Athens First United Methodist Church
Athens Seventh Day Adventist
Central Presbyterian Church
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 2021. 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 2021! As Mother Teresa stated, "It's not how much we give, but how much love we put into giving." With a year marked by continued challenges and loss, the loving, giving people of Athens donated over \$40,000.00! 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.

2021 Board of Directors

Roger Swagler, Sheila King, Paul Wilson, Ray Caldwell, Tom Cochran, Carol Norstedt, Marty Webb, Joe Goetz, Michael Thomas, Patrick Cates, Marco Messori, Paula Hollis, Kay Dillard, Dale Skeppstrom
Staff: Lucy Hudgens, Stephanie Cockfield, Terrell Moore

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