Habitat for Humanity®

Metro Maryland

Annual Report

July 2018- June 2019

about us

Founded in 1982, Habitat for Humanity Metro Maryland (HFHMM) creates opportunities for low-income families to break the cycle of poverty through homeownership. We believe a decent place to live and an affordable mortgage creates a situation where homeowners can save more, invest in education, pursue opportunities and gain better financial stability. Since we began, we have mobilized the community to work alongside families to build 60 new homes, rehabilitate 35 vacant, distressed properties, and complete 430 weatherization and repair projects throughout Montgomery and Prince George's Counties. In doing so, we have helped over 1,000 people realize strength, stability and self-reliance through shelter. In doing so, we have issued \$12 million in zero interest financing and spent over \$20 million on construction in the local community. HFHMM's programs serve gualified low-income families who earn up to 80% of the area median income (AMI), live in substandard housing or are significantly housing cost burdened, are willing to complete sweat equity on their house and are not able to secure conventional financing to either purchase a new home or to effect repairs on their existing property.

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fy2019



8380 Colesville Road Ste 700 Silver Spring, MD 20910 301-990-0014

habitatmm.org



9am-6pm (Mon-Sat) 11am-5pm (Sun) 301-947-3304 ReStore Rockville 1029 East Gude Drive Rockville, MD 20850

ReStore Silver Spring 12006 B Plum Orchard Drive Silver Spring, MD 20904 2

letter from the chairman



"It's a unique set of tools that builds a future, and I think Habitat is that toolbox that just brings it all together." -Habitat Humanitarian Jonathan Scott

I am delighted to serve as Board Chair for this great organization and join with all of you in celebrating the great work Habitat Metro Maryland does in our local community. At Habitat Metro Maryland, we strive to build strength, stability, self-reliance and affordable homeownership every day through our work that changes lives, neighborhoods and communities. We believe that no matter who we are or where we come from, everyone deserves the opportunity to have a decent life and to know they have the power to take care of themselves and build their own futures.

For the past 37 years, Habitat Metro Maryland has worked in our community and around the world to make affordable homeownership a reality for families in need of decent and affordable housing. This past fiscal year was no exception to the tremendous achievements we have accomplished together since 1982. In the past year alone, we have...

- Completed 105 projects, bringing our total number to over 525 projects since 1982
- Transformed 200 new lives through Habitat's work, joining the over 800 individuals we have helped in the past 37 years
- Engaged 4,110 volunteers who donated over 34,000 hours to our mission
- Exceeded all expectations for our Women Build initiative, raising over \$246,000 for affordable housing and bringing nearly 500 women out to our build sites to make decent housing a reality for hard working families
- Surpassed over \$12 Million in zero interest loans extended by HFHMM to families in need of affordable housing
- Welcomed over 133,000 customers to our ReStores
- Celebrated our 14th annual golf tournament that has raised cumulatively over \$1.5 Million to help build and renovate homes in Montgomery and Prince George's Counties

Our success is directly related to the thousands of volunteers, individual donors, corporate supporters, community leaders and more who are committed to working with families to lay the foundation for a brighter tomorrow. Thank you for being part of our Habitat story and for making a difference right here in Montgomery and Prince George's Counties.

Michael Churmon

Michael Clurman Board Chair Habitat for Humanity Metro Maryland



our history

1982 Habitat Montgomery County is established



1999 "House that Congress Built" beginning of advocacy initiative



2006 Gaithersburg ReStore opens



1986 First home completed in Sandy Spring



2003 First multi-family project completed in Forest Glen





2008 24 townhomes are completed in Burtonsville **2013** Expanded to include Prince George's County

> Affiliate name change to Habitat for Humanity Ietro Maryland





2014 19 townhomes completed in Gaithersburg

Silver Spring ReStore opens 2016 Affiliate office moves to Silver Spring





2019 525th project completed

200 individuals served in 2019





our impact from 1982-2019

new construction: 60 rehabilitation: 35 weatherization: 232 major & minor repair: 198 international homes: 160

economic impact

MILESTONES

2019

-Nearly \$20 million spent in local construction

200

individuals

served

-Over \$12 million in zero interest loans extended to families

-Over \$1 million in property taxes paid by Habitat homeowners since 1982

105

projects

completed

fy19

32

families

impacted

volunteers

4,110 individual volunteers

34,256 total volunteer hours

\$871,000 (\$) saved in costs

fy2019

donor volunteers

Renea Abate Mozella Ademiluyi Remi Adeniyi-Jones Ellen Alexander **Rachael Anatol Kristian Anderson** Shaina Anderson **Brooke Anthony** Wendy Banner Jo Barclay-Beard Susie Barnello Chris Barnes Allison Barrett Joe Barrett **Regina Barry** Emily Benas Maria Bender Amy Bischoff Chelsea Boo Diane Boschini Wanda Bossa Elise Bowman Lisa Brady Renee Brodsky Mimi Brodsky Kress Kathryn Brown-Huamani Elizabeth Bryant Jinah Bryant Patricia Bryant Amber Bullock Maria Margarita Camara Christina Carr Jennifer Carr Keshia Castillo Reachelle Castillo Marie Caulfield Alice Charland Bassford Prajakta Chaudhari Jane and Terry Clark Michael Clurman Margaret Cromelin Suzanne Crump David Cumberbatch Roger Dailey **Cindy Davis** Lori Dean Tina Del Casale Allison DeLand

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Jose, Kim, & Anaya

After more than five years of trying everything to purchase a home of their own, it was Kim and Jose's partnership with Habitat that helped make their dream a reality. For the last several years, Kim, Jose and Anaya rented a part of a house, paying \$1,800 a month for a lack of privacy and no stability. "The problem is that when you are renting, " Kim says, "you never know if the owners are going to raise rent, say they are selling or provide some other reason why you can't live in their home any longer."

No stranger to hard work, they both worked full time jobs, saved money towards a down payment and tried numerous programs, only to end in disappointment until Kim heard about Habitat through the Home is Key program.

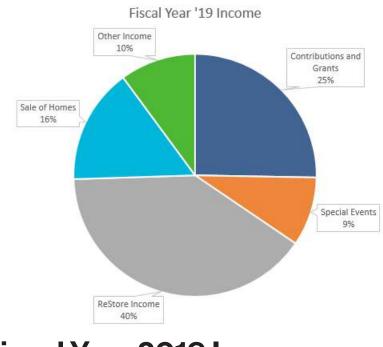
Jose credits Kim with pushing him to go to the Habitat workshop on homeownership. "I was so frustrated and I didn't want to go to any more seminars," Jose said. Although he felt helpless, Kim asked him to go to a Habitat seminar and the rest is, as they say, history.

Kim, Jose, and Anaya moved into their three-bedroom home just before Christmas last year and are already experiencing some perks of owning their own home. "Anaya is making friends in the neighborhood and get to decorate the inside of our home to my liking."



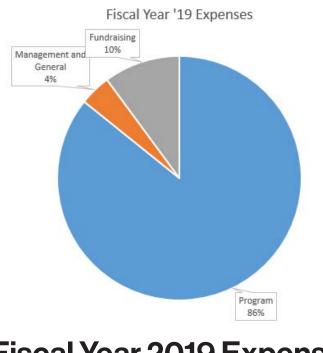


financials





Contributions and Grants	\$1,184,296
Special Events	\$431,422
ReStore Income	\$1,874,038
Sale of Homes	\$722,000
Other Income	\$472,543



Fiscal Year 2019 Expenses

Program	\$4,068,224
Management and General	\$196,218
Fundraising	\$478,513

Total.....\$4,742,955

Total.....\$4,684,299

As part of our mission, Habitat for Humanity Metro Maryland sells homes to partner families at a zero percent interest. As such, GAAP requires us to record the mortgage discount amortization and mortgage discount expense on our P&L even though both are non-cash entries. Thus, a large portion of the apparent deficit for FY '19 is due to an accounting requirement and is not wholly a cash deficit for the fiscal year.

repairs & weatherization

fy2019

In FY'19, we completed 102 repair and weatherization projects that focused on health and safety, energy efficiency, and accessibility for older adults. Repair projects, which account for 22 of the 102 completed projects this year, include 6 full roof replacements, major accessibility modifications in 8 homes, 5 HVAC upgrades and 4 Water heater replacements, among other health and safety related repairs determined based on a home's specific needs. Beyond the repair projects, we completed 80 weatherization and energy efficiency projects through two programs. First, our traditional weatherization program, funded by the Maryland Energy Administration begins with a whole-home audit to determine the air sealing and energy efficiency needs of a home. Using the information gathered, a workscope is devised typically including things like, increases to insulation levels in the attic, air sealing, energy efficient appliance upgrades, LED lighting upgrades, and eligible HVAC and water heater upgrades. The second program, in partnership with the Montgomery County DHCA, centers on implementing energy efficient measures like appliance and major system upgrades, as well as increases to attic insulation in eligible homes with the goal of reducing overall energy usage. Through both approaches, we provided 36 HVAC upgrades, 64 Water heater upgrades, 154 major home appliance upgrades, installed nearly 500 LED lightbulbs, and have insulated over 24,000 sqft of attic space!



repair expenses \$827,807.90

global impact

Habitat for Humanity affiliates are encouraged to donate 10% of what they raise in support of home construction in other countries, encouraging everyone to participate in the international effort to eliminate poverty housing. Since its founding, HFHMM has donated in excess of \$580,000 to building homes overseas resulting in 163 homes being built internationally. Currently, HFHMM is partnered with Habitat for Humanity Nepal for six years during which time we hope to help stabilize housing in disaster affected areas as well as provide safe and decent shelters in which families can raise their children.

The Global Village program is an opportunity for volunteers to help build decent and affordable housing around the globe. Our staff has participated in trips to rural Armenia, El Salvador, Fiji, Indonesia, Lesotho, Paraguay, Nepal, Macedonia, and Portugal.

> total lifetime tithe to other countries \$582,000

serving 163 families internationally

restore

Habitat for Humanity ReStores play an integral part in Habitat's mission, bringing financial support for our work. This enables more homeowners to achieve the strength, stability and self-reliance they need to build better lives for themselves and their families. Proudly owned and operated by Habitat for Humanity Metro Maryland, our two ReStores are open to the public 7 days a week.

From its humble beginnings in a cramped space on Gaither Road in Gaithersburg in 2006, ReStore has become one of the largest contributors to HFHMM's affordable housing program in Montgomery and Prince George's Counties. By purchasing from and donating to the ReStore, everyone not only gets great deals on materials, they also help fund the construction of homes in our local community and divert tons of materials from landfills.





total fy19 ReStore sales **\$1,874,038**

total fy19 items sold **271,926**

total fy19 ReStore customers **133,089**

women outies

Women Build enables women to take a proactive step in serving their communities by building strength, stability and self-reliance through housing. Through this program, women gain the confidence and skills to lay bricks, pound nails, install windows, raise walls, and create hope. This year, nearly 500 women came together to help local families build a decent and affordable place they can call home. Raising over \$245,000 from 600 individuals and businesses, these women helped to transform lives by making decent and affordable housing a reality for people in need.

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Thank you to our 2019 Beverage Sponsor: Honest Tea





- Annual Golf Classic

On Friday, May 31, 2019, Habitat for Humanity Metro Maryland held its 14th Annual Golf Classic at the Whiskey Creek Golf Club in Ijamsville, Maryland. The nearly \$149,000 in proceeds raised from the event directly helps HFHMM continue its work of building decent & affordable housing with low-income families in Montgomery and Prince George's Counties. This year's event included an 18-hole round of golf at Whiskey Creek's award winning course, several golf contests, a silent auction, and a BBQ dinner.

Thank you to our 2019 Sponsors:

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> Thank you to our 2019 Food Sponsor: Simply Fresh Events

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\$5,000+

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\$2,500+

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\$1,000+

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While we made every effort to ensure accuracy, we apologize for any errors.

Sponsoring Organizations

\$1,000+ Continued

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Under \$1,000 Continued

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Over \$20,000+

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\$10,000+

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\$2,500+

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\$1,000+

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