

WE HAVE THE POWER to put an end to the housing crisis right here in Portland and Gresham. We have the power to build a community where everyone has a simple, decent, affordable place to live; and where poverty housing is unacceptable.

This year we have seen a 100% increase in the number of qualified families coming to Habitat for a hand up.

A Habitat home is more than a warm place to sleep at night. Habitat is about low-income families building equity and moving from a fragile economic position to a position of strength. It is about focusing our efforts in neighborhoods with schools that are in desperate need of the stability homeownership brings to a community. And above all, Habitat is about building homes for kids so that they can succeed in school and into their futures.

Your investment in Habitat puts a roof over our kids' heads and hope in their hearts.

FROM HERE. FOR HERE.

# **Dear Friends,**

Habitat for Humanity built its milestone 500,000<sup>th</sup> house worldwide this year, and every one of these homes was built by a local community for one of its valued families. Our Portland and Gresham communities have now been supporting Habitat's homeownership program for 30 years, and we are hearing more and more success stories of stable homeowners, thanks to your support. It is truly a joy to see the children flourishing in these safe, healthy homes.





Conversely, these are still difficult times for many of our hardworking neighbors. At Habitat we have seen the number of qualified families coming to us for help double over the past year. In response to the plummeting housing market and the enormous need in our neighborhoods, Habitat has launched its first major fundraising campaign, *A World of Hope: It Starts at Home*, with the goal of raising \$12 million to make a serious impact by increasing our homebuilding capacity by 50%. Early and generous gifts to this campaign have already made it possible for us to take advantage of record low land prices by buying land for 130 more homes in target neighborhoods. We must now focus on raising the funds needed to turn these empty lots into healthy, affordable homes.

The resources exist in our community to ensure that everyone has a decent, affordable place to live, and we have the knowledge to get it done. All we need is the will to make it happen. The outpouring of generosity from all of you this past year provides us hope for a better tomorrow.

Thank you for your support this past year and please consider how you might help spread the word to others in our community who can lend a hand.

The Mesmetti

Mark Waller, Chair of Board of Directors

Steve Messinetti, President and CEO

Maria has always strived to provide her children with a stable environment. Despite her hard work as a full-time bilingual liaison, she struggles to afford a healthy, stable home. Rising rent caused her family to move three times over the past seven years. Maria is currently paying 64% of her monthly income to rent an apartment with very poor living conditions. Lack of insulation, holes in the garage ceiling, a constant draft and a furnace that doesn't work properly make it expensive and difficult to manage the temperature in the apartment.

Maria began to do some research and came across Habitat for Humanity Portland/Metro East.

"The thing that really surprised me is not only that I qualified to purchase a home, but that my monthly mortgage will only be 30% of my income," said Maria. "You



"You have no idea how much less stress I will have knowing that I have 30% more of my paycheck to spend on food and other necessities. It will change everything." — Maria, Future Homeowner

have no idea how much less stress I will have knowing that I have 30% more of my paycheck to spend on food and other necessities. It will change everything."

Maria hopes her new home in Gresham will allow her family to lead a happier life and provide her children with stability.

"I would like my younger children to learn more responsibility and have a sense of ownership and pride in a home that will be theirs," said Maria. "I feel proud knowing that my children, friends and I will take part in building our home."

# A Simple Solution to a Complex Problem

# **Becoming a Homeowner**

- Families put in 500 hours of sweat equity helping build their homes
- Families complete a first-time homebuyer education program
- Families put 1% down on 0%-interest mortgages

# **Homeowners Pass it Forward**

- Last year, over \$649,000 in homeowner mortgage payments came back to Habitat and directly into a revolving fund used to build more homes.
- Families are no longer in a fragile economical position, and can save for the future, providing stability for their children and putting money back into the local tax base.

"I think having stable housing is equally as important as getting a college degree. Without Habitat, even with a college degree and a job, I wouldn't be able to afford a stable home for my son." — Isaura, Future Homeowner





"I support Habitat because of the very clear mission that allows families to have their own home when they might not otherwise have that opportunity. Right now I am excited about the current campaign, because it helps Habitat take advantage of a historic moment of low lot costs."

— Tom Kelly, President of Neil Kelly and A World of Hope Campaign Cabinet Member

This year we launched the *A World of Hope: It Starts at Home* fundraising campaign with the ambitious goal of raising \$12 million to bring stability to hundreds more families in Portland and Gresham. Goals of this campaign include:

# **Create a Four-Year Land Bank**

 Aquire build-ready lots located in neighborhoods with the greatest need, concentrating efforts to stabilize schools and entire communities.

# **Increase Homebuilding and Organizational Capacity by 50%**

- Increase home production to 30 homes annually.
- Upgrade construction program to build more energy-efficient, healthy and sustainable homes.
- Expand our homeowner readiness and support program to ensure all families successfully transition to homeownership.
- Broaden and deepen our volunteer program to mobilize over 9,000 volunteers annually.

# **Everyday Heroes** (100 hours or more between July 1, 2010 and June 30, 2011)

Thank you to the many volunteers who supported Habitat at our build sites, ReStores or in the office. Last year, volunteers filled 7,616 volunteer slots and donated 48,719 hours of service. This is valued at \$1,015,791 in paid labor. Remarkable!

### **HFH Portland/Metro East**

Garry Amend	Joanne Chapman	Jim Gilbert	Larry Kissinger	Celso Mendoza Flores	Michele Stemler
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Gary Barnard	Jacob Coppola	Gloria Halper	Carol Knutson	Keegan Peters	Drew Thomas
Susan Barnett	Miles Craig	Geoff Hayes	Jessica Kreitzberg	Matthew Purkapile	<b>Howard Thompson</b>
Lynn Berg	Tom Davidson	Jonathan Heltzel	Keith Kunerth	Larry Rank	Gary Thompson
Heather Binns	Dan Doerner	Michael Helwig	Mary Ella Kuster	Michael Reynolds	Lisa Timmerman
Larry Blackledge	Kay Donald	John Henry	lda Lam	Valerie Reynolds	Joe Tushner
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Timothy Chamberlin	Melissa George	Joe Kelley	Robert Maldonado	Ann Smith	Jill Winegar
Rich Chambers	Richard Gibson	Don Kelley	Norma Melendez	Bob Spier	Robert Wold

# **Portland Metro ReStore**

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# **Clark County HFH Store**

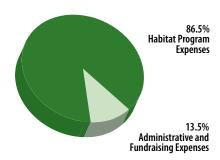
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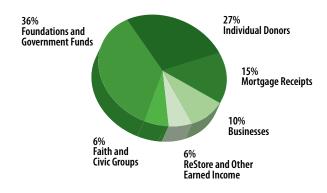


# Over 86.5 cents of every dollar donated went directly toward building homes!

According to the Better Business Bureau Wise Giving Alliance, responsible charities spend at least 65% of total expenses on program and spend no more than 35% of related contributions on fundraising.



# **Sources of Support**



# Habitat's Revolving Fund

Your donation lives on in perpetuity in Habitat's revolving fund model.

Donations enter into the revolving fund cycle as Habitat builds and

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sells homes. Our partner families make mortgage payments that continue the cycle and account for 20% of Habitat's annual support.

# **Statement of Financial Position** as of June 30, 2011

# Assets

Cash and cash equivalents	1,785,141
Prepaid expenses and other assets	371,415
Grants and contributions receivable	363,130
Inventories	5,787,976
Mortgages receivable at fair value	5,980,552
Investment in limited partnership	2,815,568
Buildings and equipment	419,596
Total Assets	\$17,523,378

# Liabilities and Net Assets

Liabilities alla Net Assets	
Accounts payable	114,750
Accrued expenses and other liabilities	302,720
Tithe and Oregon affiliate distributions	133,924
Notes payable	7,344,873
Total Liabilities	7,896,267
Net Assets	9,627,111
Total Liabilities and Net Assets	\$17,523,378

# **Statement of Activities** July 1, 2010 - June 30, 2011

# Revenues

Contributions: cash, pledges and grants	3,089,714
Donated services, materials and equipment	282,516
Home sales	1,963,691
Other revenues	1,021,059
Total Revenues	\$6,356,980

Expenses	
Program services	4,541,548
Management and general	221,018
Fundraising	489,633
Total Expenses	\$5,252,199
Change in Net Assets	\$1,104,781

# Thank You for Your Support! (Cash and in-kind received between July 1, 2010 - June 30, 2011)

Tim Sauser

State Farm Insurance

As a contributor, you are the heart of Habitat for Humanity Portland/Metro East. Every gift is precious. This year, in addition to this list, 2,510 donors gave financial gifts of up to \$150. Together, they contributed \$330,000. Thank you.

Paulson Coletti Trial Attorneys PC

### \$500,000+

City of Gresham Urban Design & Planning John Gray Charitable Fund of The Oregon Community Foundation Portland Housing Bureau

### \$100,000 - \$499,999

Meyer Memorial Trust
M.J. Murdock Charitable Trust
Ann and Bill Swindells Charitable Trust
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## \$50,000-\$99,999

Agnew & Lytle Friends and Family Build HMH Jurrens Family Foundation Koehler Family Build Maybelle Clark Macdonald Fund The Campbell Group LLC Thrivent Financial for Lutherans Wells Fargo

### \$20,000-\$49,999

Blue Collar Interactive Classique Floors

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"I went to my first home dedication when the family got their keys and everyone cried: the parents, the volunteers, the staff and it was the daughters who handed out tissues and consoled us all. That day I knew that Habitat was not charity...it was community."

- Tom Taylor, Vice President of Business Banking at Wells Fargo and Habitat Volunteer  $\,$ 

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"My seedling of hope has rooted and grown, and my home is built, but this is not an end. This is a beginning for me and my kids to harvest the fruit of opportunity." - Michelle, Habitat Homeowner

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"I'm so proud to be able to be part of helping deserving people become homeowners and building up our community." — Terry Porter, Former Portland Trail Blazer

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Michelle and her family moved into their new home at Rivergate Commons in June of 2011 after living with relatives and then in a small apartment. Now, Michelle can help her children focus on their education rather than moving from place to place.

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"Helping families realize the dream of owning their own home is very important to me. The community helped my family, and I want to keep giving back."

— Carlos Iimenez, Habitat Homeowner and Volunteer

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# **Legacy Society**

Robin Krieger

Members of the Legacy Society have made plans to benefit Habitat for Humanity after their lifetime and have notified Habitat of their plans.

Gerry and Jory Abrams Joe Lebzelter & Glenda F. Chaite Sandra Adams & Raymond Sirchie Melinda Littlehales\*\* Jim Carpenter\*\* Dean and Janice McCargar Ginny and Trevin Miller Catherine L Petersen Charitable Mary Overgaard and David Cook Remainder Annuity Trust Armanda and Albert Pinto\*\* Estate of Mildred L Peters\*\* Richard Rook Bob and Barbara Fankhauser Farley Living Trust Stanley and Helen Rook Marjory Fischer Mr. & Mrs. J.W. Rosacker Virginia Smith\*\* Harry & Nell Urling Trust\*\* **Douglas and Sharon Hawley** The Estate of Hazel Nygaard\*\* **Beverly Hoeffer** Louise Thompson\*\* Walter Kandel Revocable Trust\*\* Albert Horn\*\* **Hugh & Mair Lewis Charitable Fund** Kenneth Yeats Jennifer Young **Christopher and Mary Kent** 

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