



DEAR FRIENDS.

Investment: To use, give, or devote time, talent or funds to achieve a desired goal.

Imagine living in a neighborhood you helped build. Imagine swinging a hammer and raising the walls of not only your own home, but all your neighbors' homes, too. Imagine your neighbors speak 13 different languages, but instead of dividing, the differences provide a greater sense of belonging because you all share a similar experience. You all made investments in your families by building and buying your homes through Habitat for Humanity.

For the 45 families living on Southeast 171st and Division Street, this is a reality. This year, Habitat saw the success of an investment three years in the making as the final families moved into the largest Habitat neighborhood in Oregon. 120 kids now live in this community, and have safe, stable homes. Laughter and movement are prevalent, as the kids play together in their yards and on the community playground. Because these 45 families invested in their children's futures they are building equity with each mortgage payment. They now have a sense of stability and pride.

And your investment in Habitat is doing more than ever before through our Neighborhood Revitalization Initiative (NRI). Focused in northeast Portland's Cully neighborhood, NRI allows us to serve more families through a new, holistic way of working. We are providing guidance to the city as experts in affordable housing. We are collaborating with other Cully based nonprofits to support projects that improve the quality of life for all residents. We are investing in the residents of Cully so they are able to rise with the neighborhood.

In conjunction with NRI, our new Home Repair Program gives a hand-up to low-income families like the Johnsons, who already own their homes. The Johnsons have lived in Cully for 10 years, but haven't been able to afford expensive maintenance. With Habitat's 0%-interest loan, they purchased a new roof and gutters, making their home much safer for their three children. This year, Habitat completed 16 home repairs in Cully in partnership with other hardworking families.

But creating first time homebuyers still remains at the heart of what we do. In 2015, we break ground on 21 new homes at our Helensview development in Cully. We are also about to start a 25-home site in Gresham's Rockwood neighborhood. And our construction crew is hard at work building 7 homes in southwest Portland's Hillsdale neighborhood, which will be completed next summer.

As we look to the year ahead, Habitat is amplifying our efforts to ensure your investments in our work are carefully put to use. We are blessed to partner with volunteers, families, businesses, government and people like you, some of the most dedicated and caring people we have ever met. Thank you for your investment in Habitat and the families we serve.

PAUL GEORGE, Chair of the Board of Directors

STEVE MESSINETTI, President and CEO

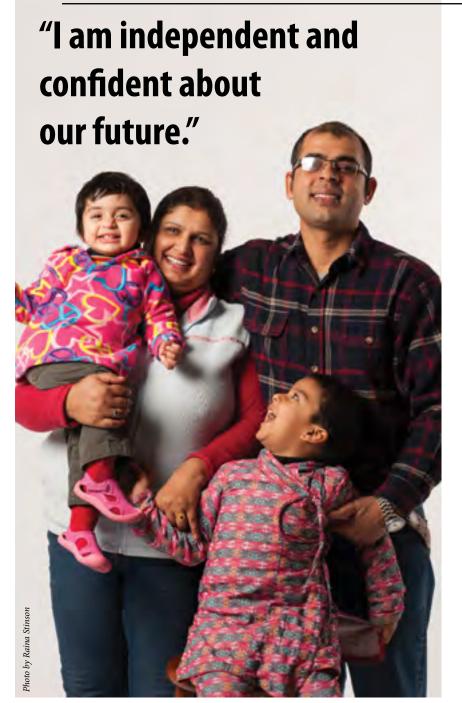
CARMENZA KNOWS THE IMPORTANCE OF HAVING A PLACE TO CALL HOME.

As a social worker, every day she helps families who are looking for a stable place to live. So when Carmenza purchased her first home in northeast Portland's Cully neighborhood in 2003, she was especially grateful, and determined to fix it up and make it hers.

"I love my home!" said Carmenza. "I have done lots of work to it on my own. But upkeep can be guite expensive."

This fall, Carmenza applied to Habitat's Home Repair Program and received a 0%-interest loan used to give her home a much needed fresh coat of paint. This partnership was made possible through a Neighborhood Revitalization grant from Lowe's, who not only provided funds for Habitat's Home Repair Program, but also provided volunteers to help Carmenza paint.

"I am forever grateful to Habitat for Humanity and all the volunteers who came out to help support me in my dream of beautifying and preserving my home."



THE DULALS HAVE DREAMED OF A STABLE PLACE TO CALL HOME FOR MANY YEARS.

Originally from Bhutan, the couple lived in refugee camps in Nepal for 18 years before finally coming to the United States in 2011 to create a better life for their family.

However, once in the United States, their four year old son was diagnosed with autism, and the Dulals made the tough decision to have Chhali stay home and provide constant care to their son. Because of this, Ganga is the sole income provider, working many hours as an operator for a medical device manufacturer.

In this tight rental market, decent housing is hard to afford, especially on one income. Their apartment was small, and had mold and leaking plumbing. It was dark and not an ideal place to raise kids, let alone a child with a disability.

This fall, the Dulals finished their 500 hours of sweat equity and signed the mortgage to their safe, affordable Habitat home.

"I jumped in the air when I received the keys," said Ganga. "Being a homeowner makes me feel free from so many limitations. I am independent and confident about our future."

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One year of Habitat's community impact \Box



91.7%

of every dollar donated went directly towards building homes.



\$33,481

is the average income of Habitat homeowners.



\$668

is the average monthly mortgage payment of Habitat homeowners.



77.4%

of Habitat homeowners are families of color, helping close the minority homeownership gap.



5,109

generous people and organizations made a financial contribution.



7,383

volunteers helped provide a hand up.



11,295

hours of sweat equity were contributed by Habitat homeowners, building their homes and their neighbor's homes.



4,391

tons of building material kept from landfills and sold at three area ReStores.



\$795,243

raised by three area ReStores to build homes with Habitat families.



36

homes were sold to local hardworking families.



kids moved into safe, healthy homes.



home repairs were completed, providing renewed safety to low-income homeowners.

GOLDEN HAMMER VOLUNTEERS (volunteered 100 hours or more between July 1, 2013 - June 30, 2014)

Thank you to the many volunteers who supported Habitat at our build sites, ReStores, or in the office. Last year, volunteers filled 7,383 volunteer slots, 2,207 of those at our Portland ReStore, and donated 55,944 hours of service. This is valued at \$1,261,537 in paid labor.

Habitat for Humanity Portland/Metro East

Steve Abels Megan Alpine Susan Barnett Nathan Bates Francesca Blom Cooper Justin Boro Sabrina Bower Uy Buu **Shirley Carpenter** Deborah Carver **Richard Chambers** Ronald Christian Wanda Cochran Justin Collinson Dan Doerner **Kay Donald**

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Dan Drentlaw

Emilio Barrales Chris Bland Jeff Corwin Jason Divittorio Shane Finnell Sandy Fordice Valerie Garrett Troy Goossen Lillian Harrell Richard Kaptun Demetre Kehr Don Lee James Luckhaupt Jacob Manecke Lynda Mayorga

Patrick McQuade

David Mehta

Timothy Morris Audrey Moser Jay Mosser Mike O'Neil Robert Paz Melvin Peacock Carlos Perez John Pierce Chevanne Plumb Pasha Saafir Joshua Stromquist Jim Waigand **Candis Willis Eric Wolff** Finda Yambasu







Beaverton ReStore

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Charles Rieck Mary Lou Ritter Zach Silva-Rowe Jordan Spisla **Gary Stromberg** Sarah Tedder Ralph Voelker Alison Wedia Keffer White John Wiltz

-0

Vancouver ReStore

Travis Alexander Alex Ables **Austin Bair** Gary L. Beasley Bill Becker Rodney Berry **KC Black Dorothy Bliss** Tom Bottemiller Sharen Bourassa Jeff Brugato Nicholas Chandler Greg Cook Diane Davis-Deen **Drew Doxtator** Steven Edington Darrin Funk Daniel Garon John Gillespie

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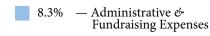


FINANCIALS

Expenses

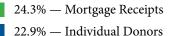






Sources of Revenue





16.4% — Businesses

15.8% — Foundations & Government

13.4% — Faith & Civic Groups 7.2% — ReStore & Other Earned Income

Habitat's Revolving Fund



Donations enter into the revolving fund cycle as Habitat builds and sells homes. Our partner families make mortgage payments that continue the cycle and account for 24% of Habitat's annual revenue.

STATEMENT OF FINANCIAL POSITION AS OF JUNE 30, 2014

Assets Cash and cash equivalents 2,030,102 Prepaid expenses and other assets 746,347 Grants and contributions receivable 754,959 Inventories 3,987,932 Mortgages receivable at fair value 8,854,943 Investment in limited partnerships 4,246,577 Buildings and equipment 576,249 Total Assets \$21,197,109

Liabilities and Net Assets	
Accounts payable	347,956
Accrued expenses and other liabilities	323,103
Tithe and Oregon affiliate distributions	258,528
Notes payable*	10,791,661

Net Assets Total Liabilities and Net Assets

Total Liabilities

9,475,861 \$21,197,109

\$11,721,248

STATEMENT OF ACTIVITES FOR JULY 1, 2013 TO JUNE 30, 2014

Revenues

Contributions: cash, pledges and grants	3,268,051
Donated services, materials and equipment	501,949
Home sales	5,293,346
Other revenues	2,266,125
Total Revenues	\$11,329,471

10,815,953
568,875
409,562
\$11,794,390

Change in Net Assets (\$464,919)

^{* \$6,450,468} in notes payable contain provisions whereby the notes may be forgiven by the lender provided certain conditions are met by the organization.

LIST OF DONORS (Cash and In-Kind received between July 1, 2013 - June 30, 2014)

As a Habitat donor you are doing more than building homes with hardworking families, you are transforming whole neighborhoods! By giving to Habitat you are investing in a healthy, thriving city where everyone has a decent, affordable place to call home.

\$100,000+

Federal Home Loan
Bank Seattle
Meyer Memorial Trust
Portland Housing Bureau
Umpqua Bank
U.S. HUD Self-Help
Homeownership
Program
Wells Fargo

\$50,000 - \$99,999

Anonymous Contribution in Honor of Pope Francis Energy Trust of Oregon Inc. Fish Construction NW Inc. Estate of Leonard Fritsche (d)
Lowe's
Maybelle Clark
Macdonald Fund
Neil Kelly/Parr Lumber
Noyes Development Co.
Schumacher Custom
Homes Inc.
Thrivent Financial

\$25,000 - \$49,999

Valspar

Cambia Health Solutions
Capital One
Erickson Incorporated
Malarkey Roofing Products
Northwest Pump and
Equipment Co.
Stoel Rives
The Standard
Whirlpool

\$10,000 - \$24,999

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\$5,000 - \$9,999

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Jennifer Young

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Forestry, LLC

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Michael Adams

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Bliss Roofing



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\$500 - \$999

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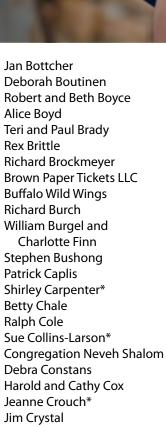
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LEGACY SOCIETY

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 Sandra Adams and Raymond Sirchie

Grea Byles Bob and Barbara Fankhauser Marjory Fischer

Leonard Fritsche (d)

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Beverly Hoeffer Albert Horn

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