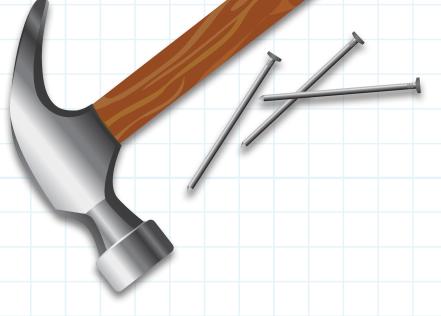


### Habitat for Humanity®

# Annual Report 2011-2012





### HABITAT

#### **OUR MISSION**

Seeking to put God's love into action, Habitat for Humanity of Evansville brings people together to build homes, communities and hope in Vanderburgh and Posey Counties.

#### **HABITAT BOARD OF DIRECTORS**

#### **OFFICERS**

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Chief Lending Officer, Heritage Federal Credit Union **President** 

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Vice President, First Federal Savings Bank

Vice-President

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#### Mike Shoulders

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Mike Hull, Financial Advisor, Donaldson Capital Management LLC

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Jim Wittman, Vice President of Development and Leasing, Regional Commercial Associates

#### **LETTER FROM LEADERSHIP**

As the old saying goes, if there is one constant in life it is change. Change can be a wonderful thing as it refocuses attention and creates energy, excitement and new possibilities. This past fiscal year, Habitat for Humanity of Evansville was able to address a number of challenges on both a financial front and with identifying qualified partner families. These are challenges that Habitat met head-on and, as a result, our approach has become even more refined as we seek to build a community where everyone has a decent place to live. From reviewing staffing needs to evaluating construction costs. Habitat has continued to demonstrate responsible stewardship.

During the fiscal year 2011-2012, Habitat built 15 new homes and completed 2 rehabs. That is a total of 17 families that gained access to decent shelter. The research proves that homeowners experience significant increases in self-esteem, communication and financial stability. In addition, Habitat homeowners report significant decreases in welfare assistance, food stamp participation, and utility bill assistance. Homeownership is truly the catalyst for change and these research efforts have guided the course as Habitat seeks to improve the lives of homeowners.

In 2008, the University of Southern Indiana conducted an impact study which revealed that a more positive sense of community is created when Habitat concentrates building activity. Based on this study, Habitat began work on Morton Avenue in the Glenwood Neighborhood, the first test of this blockby-block housing strategy. Also known as cluster building, this strategy is proven to have a more positive impact on the immediate neighborhood. Morton Avenue has been an exciting spiritual journey and Habitat hopes to learn even more as we move forward with this approach in other neighborhoods.

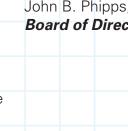
Habitat's vision is to create a community where everyone has a decent place to live. We invite you to share in this vision as we illustrate our story through the pillars and guiding principles in this report. We are proud of our progress, especially during a great time of uncertainty in the world. The need for safe. decent, affordable housing is ever growing, and Habitat is continually delighted to work in partnership with so many to help families achieve the dream of a safe and decent place to live.

With sincere gratitude for all that you do and the opportunity to work together,

Lori Reed, Executive Director Habitat for Humanity of Evansville

John B. Phipps, President

**Board of Directors** 





#### HABITAT FOR HUMANITY OF EVANSVILLE

#### THREE PILLARS...FIVE PRINCIPLES

Just like a home is built on a stable foundation, Habitat for Humanity of Evansville remains strong thanks to three pillars and five principles which guide our ministry.



#### **PILLARS**

- Donors
- Volunteers
- Partner Families

#### **PRINCIPLES**

- Demonstrate the love of Jesus Christ
- Focus on shelter
- Advocate for affordable housing
- Promote dignity and hope
- Support sustainable and transformational development

The journey to homeownership begins here →

## Demonstrate the love of Jesus Christ

We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God's love and grace abound for all, and that we must be the "hands and feet" of that love and grace in our world. We believe that, through faith, the miniscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.

#### **VOLUNTEERS MOVING MOUNTAINS**

Service, spirit, creativity, leadership and social conscience are just some of the attributes inherent in Habitat volunteers. Volunteering is more than just a process of building four walls and a roof. The gift of time, talent and treasure demonstrates the wonderful ability volunteers have to truly showcase the love of Jesus Christ to others in our community. From volunteering regularly on the Core Crew to manning the front desk of the Habitat office, volunteers are the main reason why Habitat continues to positively impact lives.

The Core Crew at Habitat for Humanity of Evansville comprises our regular volunteers who selflessly serve on the build site each Tuesday, Wednesday and Saturday. They are listed below according to years served.

#### 20+ Years

Mike Bradford Elvin Reed Rock Reed Jerry Weis

#### **16-20 Years**

Elmer Berberich Chris Huus Joe Lamey Nick Long Carl Schofield Bob Warner

#### **11-15 Years**

John Buthod
Jack Dempsey
Tom Emge
Jim Kahre
Robert Keil
Jaylene Kiefer
Jack Main
Dale Martin
Jim Stevens
Jim Studwell
Delbert Wittman

#### 6-10 Years

Clyde Austin
Don Gilles
Ellis Jackson
Dale Oberbeck
Steve Sorensen
Larry Vandbunker
Delbert Welte

#### 0-5 Years

Jim Bartlett
Cheryl Bingemer
Glenda Butler
Carol Cates
Stephen Cucas
Spike Durant
Jim Havens
Jim Hineborg
Michael Jahn
Kevin Long
Marlan Maidlow

John Marunycz
Morris McCall
Dan Michael
Dale Schnakenburg
Stewart Smith
Larry Vadbunker
Fran Vix
Bob Voegel
Carroll Weber
Jim Wolf
Dick Yeager



A typical Habitat house takes nearly 2,520 volunteer hours to complete. That's a total of 42,840 hours spent last year on Habitat houses alone. According to the independent sector's value of volunteer time for Indiana, that equals \$772, 833.60 going directly back to our community.

### Focus on Shelter

We have chosen, as our means of manifesting God's love, to create opportunities for all people to live in decent, durable shelter. We put faith into action by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as the foundation for breaking the cycle of poverty.

A full house sponsorship is \$55,000, but that is not the total cost of building a home with Habitat.
Construction costs for an individual home are approximately \$80,000, which leaves a gap that other individuals have the ability to fill.

#### A ROOF IS JUST THE BEGINNING

Sponsoring a home is an investment that changes lives. The need for simple, decent housing is prevalent in this community and sponsors step up to the plate each year to create so much more than just a home. House sponsors include faith-based communities, businesses, professional and community organizations, and individuals. Building alongside volunteers and partner families, sponsors create an opportunity to build relationships and change lives in the most impactful way possible. Sponsors are the starting point for this cycle which continues with Habitat families. Once a partner family becomes a homeowner, they pay a monthly mortgage payment on a no-interest loan, which is used to build more houses, known as the Fund for Humanity.

Many thanks to the following sponsors who made the dream of homeownership a reality for Habitat partner families. These homes were completed between July 1, 2011 and June 30, 2012.

In Memory of John H. and Mary Ada Berg – Laura Marshall
Benefactors Build – Terriseta Harris
Bethel United Church of Christ – Tynisha Stewart
Catholics for Habitat – Brittany Cotton

Fund for Humanity – Meagan Chase, Cynthia Christian, Crissi DeMunbrun, Mayme Dycus
Frontier Kemper Constructors, Inc. /Traylor Brothers., Inc. – Dalana Brown
Industrial Contractors Skanska – Henry and Denita Miles
John Horace and Margaret Lucille Gooch – Sharon Goldston
Lutherans for Habitat – Bianca Toliver
Mt. Vernon Ministerial Association/CountryMark – Shawnte Bates
Peace Build – Michelle Farmer
Purdue Boilermakers – Sarah Munsell
United Church of Christ Churches/Disciples of Christ Churches – Yvonne Crawford
United Methodist Churches – Reggie Smith and Vicki Jones



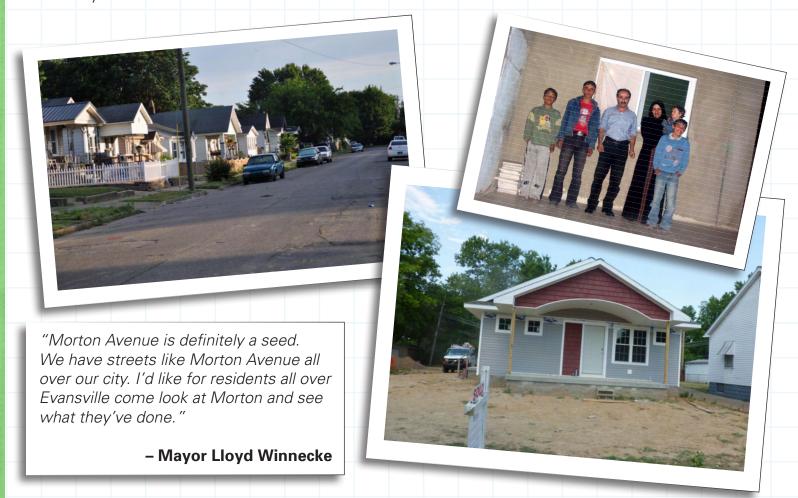
# Advocate for affordable housing

In response to the prophet Micah's call to do justice, to love mercy and to walk humbly with God, we promote decent, affordable housing for all, and we support the global community's commitment to housing as a basic human right. We will advocate for just and fair housing policy to eliminate the constraints that contribute to poverty housing. And, in all of our work, we will seek to put shelter on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable.

#### TAKING BUILDING TO THE NEXT LEVEL

Building a home in a blighted area is only one piece of the puzzle. Habitat for Humanity of Evansville has taken an active approach in addressing these issues by focusing on entire neighborhoods. Morton Avenue became a new target area as we focused on a block-by-block approach to housing. "Neighbors that lost pride in their property, now they're getting pride back and keeping their properties up," resident Liz Parrish said. This process of cluster building homes in one area can truly have the greatest impact on community needs.

Every time a house is built locally, a tithe contribution is sent to Haiti or Jordan as part of Habitat's global housing effort. All Habitat affiliates are encouraged to donate a tenth of what they raise in undesignated funds to support building on an international scale. This encourages all Habitat partners to participate in the international effort to eliminate global poverty. In fact, through the tithing program, Habitat for Humanity of Evansville has served 335 families abroad since 1985.



# Promote Dignity and Hope

We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.

#### THE FACE OF HABITAT

When you think of home, what images come to mind? For many families, the vision of home brings sadness, frustration and even disappointment. Thankfully, once this basic need has been met, families have the ability to look at "home" in a whole new light – as a place that produces opportunities. From health to education to finances, homeownership is the catalyst for hope when it comes to partner families seeking to change their lives.

Habitat empowers partner families as they take this journey, but what does the face of a Habitat homeowner truly look like?



#### **Tynisha Stewart**

"I'll be able to save up and provide a better life for my son."

Tynisha Stewart is determined to provide a better life for her 1-year-old son than she had. Growing up, the 27-year-old was moved around a lot with her four sisters and two brothers and eventually was separated from them. Though difficult, those early years strengthened her, and now she's on a path to earn a college degree. Stewart was born and raised in Evansville and graduated from Harrison High School in 2003. She doesn't say much about those early years, just to say that she and her siblings "struggled." Between the ages of

8 and 14, she lived with various friends, family members and shelters and then at 15 moved in with her father. After graduating from high school, Stewart enrolled at Indiana State University where she stayed for three years taking general courses and considering the social work field. She returned to Evansville, however, and eventually became a certified nursing assistant. In May, she'll have her associate's degree in applied science from Ivy Tech. Stewart wants to start saving an emergency fund and then put back for her son's education.

Habitat for Humanity is a "blessing," she said. "Without this help, families wouldn't be able to own their own home and start a new life."





Tynisha Stewart's home at 719 Sweetser Avenue was the 400th Habitat home built locally thanks to the generous support of Bethel United Church of Christ.

# Support sustainable and transformational development

We view our work as successful when it transforms lives and promotes positive and lasting social, economic and spiritual change within a community when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.

#### **BENEFITS OF HOMEOWNERSHIP**

Homeownership provides a broad range of benefits to individuals and society as a whole:

- Children of homeowners do better in school and are more successful later in life.
- Homeownership is a powerful economic stimulus, benefiting both the individual and the national economy.
- Owning a home benefits neighborhoods, providing economic and social capital.
- As a homeowner, individuals are more likely to participate in local/civic organizations.
- In distressed communities, homeownership raises neighborhood property values.
- Homeowners are more satisfied with their living situation than renters.

Homeownership changes lives and helps families thrive. Broadening access to affordable housing is a foundation for breaking the cycle of poverty. In fact, local Habitat homeowners have reported increases in esteem, communication, and emotional health since Habitat homeownership. They have also reported "feeling financially better off now than 5 years ago." Homeownership has also provided an improvement in their education and work-related achievements as well as the achievements of their children. Habitat homeowners have reported a 45% decrease in food stamp participation, 23% decrease in welfare assistance, and 21% decrease in utility bill assistance after homeownership.



#### **Brittany Cotton**

"It was getting to the point where I was really stressed. I was getting no help financially. I was falling apart."

Brittany Cotton has always been very independent. The Evansville native started living on her own at 18, and once her son, Brandon, came along, she worked every day to keep her bills paid, sometimes up to 80 hours a week. When her lease on her two-bedroom apartment came due, she decided to move in with her mother so that she could save money. Cotton was born and raised in Evansville. She graduated from North High School and attended Ivy Tech for about two years, working towards a

degree as a medical assistant.
After she took a required lab class, her focused changed, and now she works at a local hospital as a lab technician. She's been there for a couple years and really enjoys her work. Cotton pays around \$275 a month for her new home. She had been paying \$600 in rent, so the savings will allow her to build a nest egg for her son.

"This will be a big relief and a weight off my shoulders knowing that I can put money back for Brandon so he won't have to go through the struggles that I went through," Cotton said. "He knows we have worked for a house, and he's excited. But, I don't think he fully understands."





### Vicki Jones and Reggie Smith

"It's been one of the best experiences we've gone through."

Vicki and Reggie have been married for 15 years. They met in Las Vegas and returned to Evansville so that Vicki, 54, could care for her mother. Reggie, 56, was having health problems at that time as well. In 2003 he was diagnosed with kidney failure and went through dialysis and other treatments.

Vicki is from Evansville and graduated from North High School. She attended the University of Evansville in the 1970s, studying environmental science, but did not finish her degree. She'd like to return to school when she "gets settled in," she said.

Vicki said she has nothing but positive feelings about the whole Habitat experience. It's like Christmas, and it's a joy to work alongside the other families and volunteers on the work site. She met many of her house sponsors at a meeting at one of the local libraries and was overwhelmed by the generosity and kindness of them.

"When you look around that room and you see that these people are working for us to build a house, it's like... oh my gosh, that's just amazing!"



#### **The Perigo Prickett Society**

#### A Lasting Gift of Change

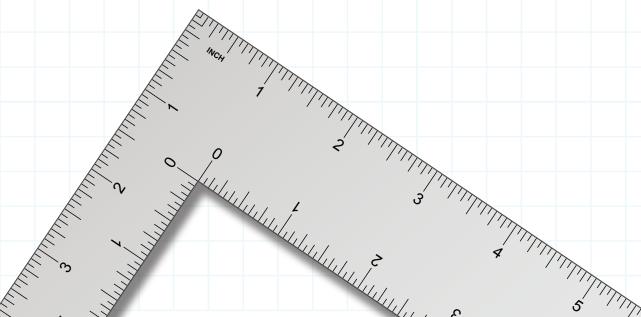
The Perigo-Prickett Society was founded in 2000 to recognize donors who have remembered Habitat for Humanity of Evansville in their estate plans or made a contribution to the Habitat for Humanity Endowment Fund with the Vanderburgh Community Foundation. The Society was named after Jim Perigo and Jim Prickett. Perigo helped establish Habitat for Humanity of Evansville, and Prickett played a significant role in the founding of Habitat for Humanity International in Americus, Ga., in 1976. Charitable gifts are the key to sustainability for Habitat for Humanity of Evansville and estate planning is one of the many ways to improve lives of local families in our community.

#### **PERIGO-PRICKETT SOCIETY MEMBERS**

Tom and Marcia Ballard
Lois M. Bennett †
Lola J. Bromm †
Melvin L. Dickhaut †
LeRoy and Pat Dilger
Greg and Joyce Donaldson
Marjorie E. Ewing †
Gilbert and Alberta Fehrenbacher †
Butch and Linda Feulner
Jim and Emily Fowler †
Theresa Frielinghausen

John and Lucille Gooch †
Dan and Lou Ann Green
Ben Greiner †
Eugene and Barbara Hamlow
Jim and Carol Havens
Elizabeth Kalb
Dr. Llewellyn Lieber †
Bob and Shirley Nicholson
Dan and Laura Niemeier
Jim and Pat Perigo
Jim and Janette Prickett

Lori Reed
Charlotte Richardt †
Aileen Roberts †
Kenneth Silverman †
Steve and Wendy Thomas
Maryedna Wilkie †
Scott and Holly Wittman
Anonymous (3)



Building Tomorrow Today

### The Perigo-Prickett Society



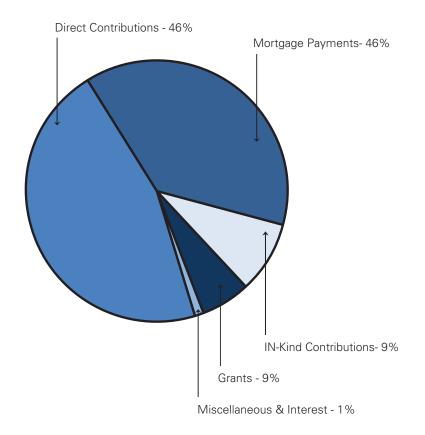
Recognizing those who have established an estate gift to benefit Habitat for Humanity of Evansville

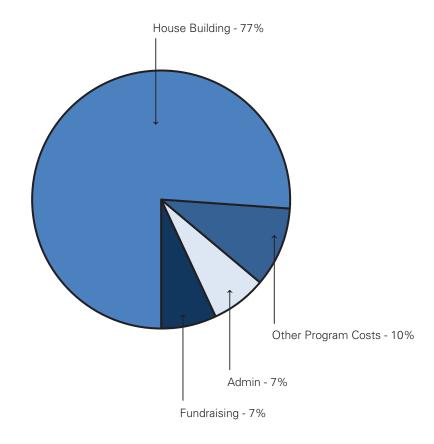
#### **Fiscal Highlights**

#### **How the Money is Earned**

<b>Direct Contributions</b>	816,594
Grants	160,632
IN-Kind contributions	103,894
Mortgage Payments	663,502
Miscellaneous & Interest	16,597

Total 1,761,219





#### **How the Money is Spent**

House Building	2,225,069
Other Program Costs	288,302
Admin	198,380
Fundraising	190,084

Total 2,901,835

#### **OUR DONORS**

Many thanks to all of our donors who supported the mission of Habitat for Humanity of Evansville by making a financial contribution between July 1, 2011 and June 30, 2012.

#### Full House Underwriters (\$50,000+)

Bethel United Church of Christ Anonymous (2)

#### Half House Underwriters (\$25,000 - \$49,999)

First Federal Savings Bank Industrial Contractors Skanska Thrivent Financial for Lutherans Anonymous

#### **Humanitarians (\$10,000 - \$24,999)**

Mary Bartlett †
City of Evansville Endowment Fund
City of Evansville
Methodist Temple
Old North United Methodist Church
Jeff Overton
Anonymous (3)

#### Master Builders (\$5,000 - \$9,999)

Bethlehem United Church of Christ
Bristol-Myers Squibb Foundation
Cargill AgHorizons
Greg and Joyce Donaldson
J. P. and Tammy Engelbrecht
Tim and Debbie Fisher
Joe and Anne Fox
Mike and Carol Hull
Mt. Vernon Ministerial Association
Stewart and Cookie Smith
St. John the Evangelist Catholic Church
St. Mary Catholic Church
Steve and Wendy Thomas
Barbara Trockman
John and Marian Witting

#### **Builders (\$2,500 - \$4,999)**

Alcoa Foundation Aldersgate United Methodist Church Blue Grass United Methodist Church

Beth and David Clark David and Ginny Cook Corpus Christi Catholic Church Bob and Cecelia Crowe Eastminster Presbyterian Church Islamic Center Jim and Barbara Long Ron and Sharon Overton Salem Church of Darmstadt Salem Heusler United Church of Christ Salem United Methodist Church Oscar and Dottie Schauss Skip and Tammy Seaman St. Benedict Cathedral St. John's East United Church of Christ St. Paul's United Church of Christ William Tortoriello and Dawn Murtaugh Toyota Motor Manufacturing, Indiana Trinity United Methodist Church The Turning Pointe United Methodist Church Vernon and Fran Vix Anonymous (2)

#### Founders (\$1,000 - \$2,499)

Philip Ames Beth Anderson and Valerian Coutinho Marcia and Tom Ballard James and Patricia Bartlett Jerry and Shirley Becker Randall and Linda Becker Lon and Jeanne Bell Joyce Benner Dean and Karen Bosler Patricia Brav Charles and Shirley Brizius Scott and Lorelei Brizius Dr. and Mrs. John M. Burnlev Centenary United Methodist Church Central High School Habitat Club Carl and Kay Chapman David and Lisa Connor

Dick and Naomi Cook

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Don and Jean Korb
James and Marilyn Krueger
Jamie and Audra Levy
Bruce and Diane Long
Nick Long
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Kevin Long

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McCutchanville Community Church

Mead Johnson Nutrition

Anne Nicholson

Old National Bank

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John and Robin Papariella
John and Becky Phipps
PolyFreeze, LLC
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John and Diane Schroeder
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Mike and Becky Shoulders

Simpson United Methodist Church Tom and Greta Smythe Springleaf Financial Services St. Agnes Catholic Church St. Matthew Catholic Church St. Peter's United Church of Christ St. Philip Area Churches St. Theresa Catholic Church William and Susan Taylor Steve and Sandy Titzer Tracy Zeller Jewelry Trinity United Church of Christ Tri-State Resource Recovery David and Sara Trockman Vectren Corporation Wabashike Group Patty and John Wiseman Woodforest National Bank Richard and Paula Yeager Anonymous

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#### **Cornerstones (\$250 - \$499)**

John Ward and Florence Schmitt

Sam and June Baker
Moira Bandoli
John and Mary Beckman
Barbara Bernhardt
Eugene and Bernice Bickel
Joseph and Pam Castrale
Chamber of Commerce of SW Indiana

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Specialty Tooling, Inc.

St. Francis Xavier Catholic Church
St. Lucas United Church of Christ
St. Matthew's United Church of Christ
Charles and Elizabeth Storms
Richard and Melinda Tibbals
Jodi Uebelhack
Thomas and Doris Vonderhaar
Lauralee Weaver
Whirlpool Foundation
Jim and Karen Will
Don and Molly Windmiller
Jim and Laura Wittman
James and Tracy Zeller
Zion Lippe United Church of Christ

#### **Developers (\$100 - \$249)**

AIG Matching Grants Program Salim and Pat Akrabawi Randy and Cheryl Alsman Thomas and Carol Anderson Steve and Debbie Arthur Sheila and John Austin Robert and Martha Baehl Matt and Pauline Bartek Dr. Gary Beck Janet and Mark Belisle John and Diane Bender Dennis and Amber Berberich Darrel and Polly Bigham Cheryl Bingemer Richard and Beth Blankenship Luke Boll Bruce and Ginny Bonenberger Barbara Borries Kim Borror Deborah Brakel Vicki Brasel Norman Brown Dale and Phyllis Buente Kent Burress John and Sue Buthod Robert and Diana Carithers Central United Methodist Church Joanna Chang Charlotte M. Richardt Endowment Fund Christ Lutheran Church William and Margaret Connolly

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Lydia and Jim Johnson Michele and Mark Jolly Todd and Willie Kain Maurice and Norine Keller McCov and Sara Kemmerlin Brad and Judith Kicklighter Jaylene and Donald Kiefer Thomas and Kathleen Kilmartin Dorothy Kincaid Victoria Kindred Allan and Mary Helen Knapp Bill and Mary Knapp Kathleen Knapp Carol Koewler Duane and Linda Kuhlenschmidt Don and Elaine Kuhn Landmark Realty & Development., Inc. Landscapes by Dallas Foster Tari Langford Mary Laval Stephen and Annettte Lavallo John Lawler Light Concepts, Inc. Magdalene Lindsey Line X of Evansville, Inc. **Evelynne Lonnberg** Barbara Lucas Marlan and Pat Maidlow Barbara Jo May Bill † and Dee McDonald Margaret McLaughlin Matthew and Susan Melfi Mark and Jolene Meyers Mike Mohr State Farm **Daniel Miller** Francis Miller Jana and Glen Millikan Jerome and Camilla Moeller Bret and Trudy Move Michael and Susan Nalin Kerry and Ricki Newman Constance and Howard Norlin Nunn Milling Co., Inc. Larry Osborne Ruby Ostermann Ryan and Carrie Parmenter Robert and Jackie Patten

Steve, Mike and Nancy Paulson Performance Refinish Supply, Inc. Gary and Julie Pfister Paul and Shelley Poque Joan and Ronald Pohl K. Joanne and John Ragle Mark and Robbie Rasure Marvin and Ruth Redman Cathy and Dennis Renner Rep. Gail C. Riecken Carolyn Ringham James Ritter River Bend Ladies Auxiliary Judy Rode Lyman and Shirley Roll Gregory and Debra Rorie Sarah's Birthday Club Richard and Joann Schechter Martha Schriver John and Virginia Shrode Rick and Kimberly Silvers James Simon Bill Spurling St. Mary's Newborn Intensive Care Unit St. Paul's United Church of Christ German Township Quentin and Ann Stahl Beth Stone Jim and Barbara Studwell Edward and Shirley Swan Jerry and Deanna Taylor The Rug Merchant The Vision Care Center, LLC Crystal and Jason Thomas Robert and Sharon Tornatta Tri Kappa, Epsilon Theta Chapter Kenneth and Mary Wahl John and Shirley Weber Monica Weiss Eric and Jude Williams John and Linda Wilson Kathy Winter Becky York Dorothy Zehner

#### **Groundbreakers (\$1 - \$99)**

Anonymous (4)

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