



Annual Report
2007-2008

Mission Statement

The purpose of Habitat for Humanity of Evansville is to help fulfill the greater mission of Habitat for Humanity International to eliminate poverty housing in the world. We seek to witness to and implement the Gospel of Jesus Christ in Evansville, Indiana, and throughout the world by building homes with God's people in need and by working with them to create a better neighborhood and community in which to live and work.



LETTER FROM THE PRESIDENT

Dear Habitat Supporter,

Thank you very much for all you have done to help make the past year another successful one at Habitat for Humanity of Evansville.



During fiscal year 2007–2008, we built 31 homes, completing Operation Home Again and returning full force to our traditional ministry. All the infrastructure is complete at New Haven, and we are on track to build on the remaining five lots in the neighborhood in 2009. When finished, the neighborhood will have 55 homes as well as its own park and play structure.

With New Haven nearly complete, we are now transitioning back to the center city neighborhoods and have plans for other projects that we hope will strengthen our ministry even further, including our new Home4Good program and the Glenwood Community Development Project. These projects are designed to collaborate with community partners to help more families realize the dream of homeownership.

Your generous financial contributions—in excess of \$1.3 million—are making a difference. And we want you to know how grateful we are to live in a community that recognizes that all God’s people deserve the opportunity to own safe and decent shelter.

In Christian partnership,

A handwritten signature in black ink, appearing to read 'Stephen Thomas'. The signature is fluid and cursive, written over a light blue background.

Stephen Thomas
President
Board of Directors

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SERVING OUR COMMUNITY

Who We Are

Habitat for Humanity of Evansville is a non-profit Christian ministry whose mission is to build and sell simple, decent houses to hardworking families. By partnering with individuals, churches, businesses, and civic organizations that share our vision, we seek to make adequate, affordable housing for all a matter of conscience and action.

What We Do

Habitat for Humanity of Evansville works with families whose income is less than 60 percent of the area's median household income. To qualify for homeownership, families must demonstrate a need for housing; have the ability to repay a 25-year, zero-interest mortgage; contribute 300 hours of sweat equity to build their own home and help other families build theirs; and attend homeownership classes to learn skills in home maintenance and financial management. No-profit loans and houses built principally by volunteer labor make mortgage payments affordable for low-income families.

Where We Work

Founded in 1984, Habitat for Humanity of Evansville currently serves families in Vanderburgh and Posey counties, Indiana. A tithing program enables Habitat for Humanity of Evansville to contribute to homebuilding in Jordan and Botswana.

How It Works

Charitable contributions from individuals, churches, businesses and civic organizations provide the upfront cost of building homes. These contributions — combined with homeowner mortgage payments — create a revenue stream that enables Habitat to build more houses and serve more families.

SERVING OUR FAMILIES

Congratulations to the families whose houses were completed between July 1, 2007 and June 30, 2008.

- Joyce Berry *
- Connie Bigham *
- Charline Bridgeman *
- Suzanna Burns *
- Sally Callen *
- Terria Elliott Cantrell *
- Heather Crawford *
- Mary Culley *
- Sue Day *
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- David Camp & Carolyn Winkler *
- Marcella Wisdom

*Operation Home Again family



VOLUNTEERS IN ACTION

In fiscal year 2007–2008, nearly 7,000 people volunteered 29,750 hours with Habitat for Humanity of Evansville. That’s a ratio of approximately 700 volunteers per paid staff member, a testament to the strength of this Christian ministry.

Our volunteers serve on committees, work in the office and work on the job sites building homes or serving lunch to the construction crews. Their support provides opportunities for homeownership for many families in Vanderburgh and Posey counties.

The following list gives an indication of the number of groups and individuals it takes to keep our ministry growing and thriving. While each group has different duties, every one is vital to the daily operations of Habitat for Humanity of Evansville.

- Board of Directors
- Construction Committee
- Development Committee
- Family Selection Committee
- Good Sports Build Committee
- Interfaith Council
- Land Acquisition Committee
- Office Volunteers
- Public Relations Committee
- Pastors Advisory Council
- Partner Family Council
- Planned Giving Task Force
- Tuesday and Wednesday Construction Crews & Concrete Crew



Habitat for Humanity of Evansville is fortunate to have these dedicated volunteers who work tirelessly to move our organization forward. They are our loyal advocates — continually educating their families, friends, and colleagues about what Habitat is, who it serves, and how it works.

OUR TITHE PARTNERS

Habitat for Humanity affiliates share many core values with their global partners, such as putting their faith into action by providing simple, decent housing for families in need. Affiliates reach far beyond their own borders, however, to extend their ministry through tithing.

Tithing is a Habitat for Humanity International program in which affiliates from around the world donate a portion of their unrestricted cash donations to further Habitat's work in other countries.



Every time Habitat for Humanity of Evansville builds a house locally, a tithe contribution is sent to either Jordan, in the Middle East, or Botswana, in southern Africa, to help build homes there. Since Habitat for Humanity of Evansville began tithing in 1985, we've contributed \$678,494 to help build

homes for 287 families overseas.

Tithing follows an ancient Biblical tradition in which God asked Israel to sacrifice the first crops of the harvest, trusting that the remainder would be enough to carry them throughout the rest of the year.

In exchange for this act of faith was a promise of provision: *"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,"* says the Lord Almighty, *"and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."*

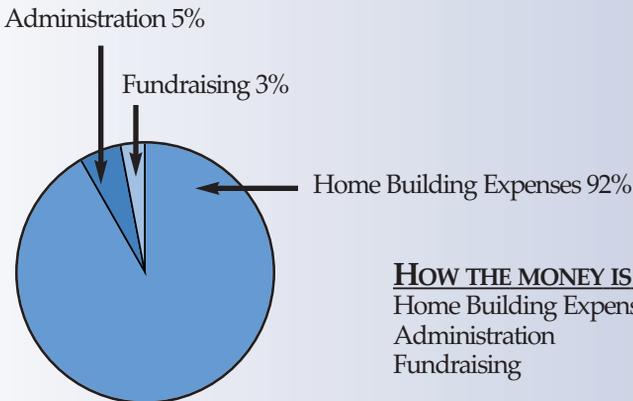
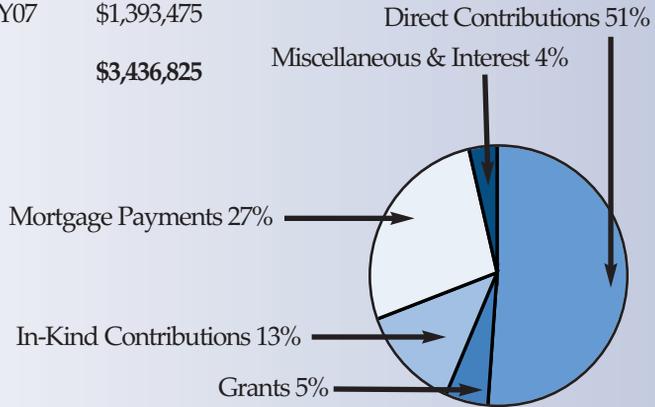
— Malachi 3:10

This promise, as well as Jesus' instructions to care for our neighbors and the vulnerable in society, makes tithing a natural component of Habitat's Christian identity. In essence, it is an act of faith. The Israelites trusted God to provide rain and sun, crops and livestock; Habitat trusts God to provide — through tithe partners, donors and volunteers — shovels and cement, nails and lumber.

FINANCIAL HIGHLIGHTS

HOW THE MONEY IS EARNED

Direct Contributions	\$1,044,195
Grants	\$106,588
In-Kind Contributions	\$265,107
Mortgage Payments	\$551,789
Miscellaneous & Interest	\$75,671
Carryover from FY07	\$1,393,475
TOTAL	\$3,436,825



HOW THE MONEY IS SPENT

Home Building Expenses	\$2,925,502
Administration	\$169,863
Fundraising	\$95,821
TOTAL	\$3,191,186

A copy of the audited financial statement is available upon request or by visiting the Habitat for Humanity of Evansville web site at www.evansvillehabitat.org.

2007-2008 SPONSORS

Many thanks and congratulations to the sponsors whose houses were completed between July 1, 2007 and June 30, 2008.

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Alcoa Foundation *

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NEWS25 *

Anonymous *

**Operation Home Again*



The Benefactors Build was initiated in 2007 to pool the contributions of many donors to build simple, decent and affordable houses for hard-working families in need. It gives donors the opportunity to meet and become more closely involved with the partner family by participating in ground-breaking and dedication ceremonies. In its first year of operation, the Benefactors Build raised \$51,523 to build a home for Shunda Durham.

Shunda had been trying to move into a better neighborhood for years. She has four children, ranging in age from 3 to 10, who had not been allowed outside their back yard due to drug dealers and numerous automobile wrecks near their home. Her dream of homeownership came true after her home was dedicated in December of 2008.

"I always wanted to own a home," she said shortly after entering the program. "Nobody in my family has ever owned a home. I'm looking for a better way for my children."

Gifts of any amount to the Benefactors Build are always welcome and appreciated. The 2008 Benefactors Build Honor Roll recognizes all donors who have given \$1,000 and above during the period July 1, 2007 to June 30, 2008. These "Named Members" include those donors who designated their gifts specifically to the Benefactors Build and those who designated their \$1,000 and above gifts to other builds. The 2008 Benefactors Build Honor Roll was distributed in the 2009 Benefactors Build mailing that was sent to all Habitat donors and volunteers.

Habitat for Humanity of Evansville anticipates an increase in individual giving through the Benefactors Build program to build two additional homes in 2009. For more information, please contact Sr. Jane Michele McClure, development director, at (812) 423-5623. You may also visit our web site at www.evansvillehabitat.org to make a secure online donation to these builds.



Shunda and her children

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, 2007 and June 30, 2008. We appreciate your efforts to help hardworking families become homeowners. Many thanks, too, to our in-kind donors who are recognized in each issue of our newsletter. Please call (812) 423-5623 with any changes or corrections to this list.

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PERIGO-PRICKETT SOCIETY



Jim Prickett



Jim Perigo

The Perigo-Prickett Society honors those who develop an estate plan or other deferred gift to benefit Habitat for Humanity of Evansville.

The Society honors two men, Jim Perigo and Jim Prickett, who played significant roles with Habitat. Jim Perigo was a key participant in establishing Habitat for Humanity of Evansville in 1984. Today he is an active member of Bethel United Church of Christ in Evansville and has led his congregation in sponsoring several Habitat homes. Jim Prickett was instrumental in the launch of Habitat for Humanity International in Americus, Georgia, in the early 1980s and was one of the first members of its Board of Directors. He currently is a pastoral assistant at Old North United Methodist Church in Evansville.

Individuals or couples become members of The Perigo-Prickett Society when they inform the Habitat office that they have made a planned gift to support the ministry.

The Perigo-Prickett Society

Lois M. Bennett †
Lola J. Bromm †
Melvin L. Dickhaut †
Marjorie E. Ewing †
Butch & Linda Feulner
Jim & Emily Fowler
Dan & Lou Ann Green
Jim & Carol Havens
Elizabeth Kalb

Dr. Llewellyn Lieber †
Jim & Pat Perigo
Jim & Janette Prickett
Neal & Lori Reed
Charlotte Richardt †
Kenneth Silverman †
Steve & Wendy Thomas
Scott & Holly Wittman
Anonymous (4)

2008 HIGHLIGHTS

Fiscal Year 2007-2008 was an eventful year for Habitat for Humanity of Evansville. In addition to the 31 mortgages closed during this time, the agency embarked on two new programs, released an empirical study that confirmed the work of this ministry and received a visit from the director of the Habitat for Humanity of Botswana. Many more events occurred that reaffirmed and strengthened our mission to provide simple, decent housing for hard-working families in Vanderburgh and Posey counties. Below are just a few of these events.

Glenwood Community Development Project

The Glenwood Community Development Project was created to bring together community members, investors and service providers in one place at one time to promote the transformation of the Glenwood neighborhood. The goal is for all residents to have opportunities to improve their overall health and well being. Several events occurred in 2008 that launched the neighborhood visioning process, and a community discussion is planned for March of 2009 to build upon this initial work.

Home4Good

Habitat for Humanity of Evansville partnered with Aurora, an agency that works to eliminate homelessness, to help more families become homeowners and to assist Habitat families in danger of losing their homes. Amanda Sartore, a social worker who holds a master's degree from the University of Missouri, assists partner families who fall behind on their mortgage and works with homeless shelters to identify families that may be good candidates for Habitat homeownership.

USI Study

The University of Southern Indiana's Center for Applied Research released a study that examined the economic, social and psychological impact of Habitat for Humanity on its partner families and neighborhoods in which it builds. The results indicate that the overwhelming majority of residents in these areas are satisfied with their neighborhoods, and Habitat homeownership promotes stability and financial well-being. A copy of the full report is available on Habitat's web site at www.evansvillehabitat.org.

Kabelo Seadimo Visits Habitat

Kabelo Seadimo, executive director of Habitat of Botswana, visited Evansville in May and toured several homes in New Haven. Botswana is one of Habitat For Humanity of Evansville's tithe partners.



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