

# 2008-2009 Annual Report

## A Message from the President



**Steve Thomas**

It has been another eventful year here at Habitat for Humanity of Evansville, and I can say with all sincerity that I am proud to be part of such a fine organization.

During fiscal year 2008-2009, we built 24 homes and finished work in the New Haven subdivision. Many of you are familiar with our efforts in this neighborhood of 55 homes. I hope you will drive by and see the impact your contributions made. We also built our first Habitat home in New Harmony. It is an amazing sight to see that whole community rally around a family in need, a true testament to their faith in God and to their dedication to this Christian ministry.

We are continuing our plans for building in the Glenwood neighborhood and are part of a larger effort concentrating not just on housing but also on education, health, safety, business and on creating greener and cleaner areas. We hope you will follow this progress and become involved. It is going to be a long process, but it will be exciting to see the many positive changes expected, including the mixed-income neighborhood we have planned and an expanded community garden.

Your generous financial contributions this past fiscal year — in excess of \$1 million — are making a difference in the lives of many families in Vanderburgh and Posey counties. Thank you for putting your faith into action.

In Christian Partnership,

A handwritten signature in black ink, appearing to read "Steve Thomas".

Steve Thomas  
President  
Board of Directors

## A Message from the Executive Director



**Lori Reed**

We are wrapping up another exciting and busy year here at Habitat for Humanity of Evansville and our celebration of 25 years of building houses and building hope. We have been blessed with the capacity and support to build 24 homes during Fiscal Year 2008-2009, several in the New Haven subdivision, one in Mt. Vernon and our first build ever in New Harmony. What a pleasure it has been to witness the generosity that pours from our supporters and the heartfelt -- and often tearful -- thanks our families show when their homes are dedicated.

Next year promises to be just as exciting and rewarding as we begin building in the Glenwood neighborhood. For the past several months, we have forged partnerships with many organizations in support of the Glenwood Neighborhood Association as it creates a shared vision and priorities that will promote holistic

community development. Habitat continues to attract re-investment in underserved neighborhoods — thus improving the lives of our partner families and the entire community as well.

In the years to come, we will maintain our focus on helping one family at a time through building homes with God's people in need. And in those areas where we build, we will continue with our holistic approach to create stronger neighborhoods and stronger communities. We hope you will join us in these endeavors.

In Christian Partnership,

A handwritten signature in black ink, appearing to read "Lori Reed".

Lori Reed  
Executive Director  
Habitat for Humanity of Evansville



## 2008-2009 Board of Directors

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### Habitat for Humanity of Evansville 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.

# Building Houses

Habitat for Humanity of Evansville partners with hardworking families in Vanderburgh and Posey counties who need a hand up to realize their dream of homeownership. It's not a giveaway program; in fact, families purchase their homes through 25-year, no-interest loans and contribute 300 hours in sweat equity.

Ann Hughes is one such family. She was born in Evansville and was raised by her grandparents. When she applied for a Habitat home, she was working as a hair dresser, attending the University of Southern Indiana, and was caring for her two sets of twins, ages 10 and 7, and her nephew who lived with her while her sister was deployed overseas. She was a busy woman, to say the least.

Before she moved into her Habitat home in 2008, she rented a home for \$700 a month, much more than the average \$275 monthly mortgage that most Habitat homeowners pay. She had to leave the home, however, when the landlord put it up for sale. She then moved into a two-bedroom apartment where all her children had to sleep in one room.

Today is much different for Ann and her family. She worked for and purchased a five-bedroom home that offers plenty of room for her growing children. One daughter wants to be an astronaut and attended a summer camp to learn more about it. Her sons like sports, and her youngest daughter, age 7, likes to dance and cheer. Their new home has certainly given the family room to participate in their favorite activities, and it has given them a chance for a brighter future.

"Without Habitat, my four children and I would be living in a two-bedroom apartment with no room to breathe, let alone live," Ann said. "Habitat has allowed my family and me a way to grow and spread our wings! Thank You!"



## Facts About Habitat for Humanity of Evansville

### 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 who 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 per cent of the area's median household income. To qualify for homeownership, a family 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. A tithing program enables Habitat for Humanity of Evansville to contribute to homebuilding in Jordan and Botswana (in southern Africa).

### How It Works

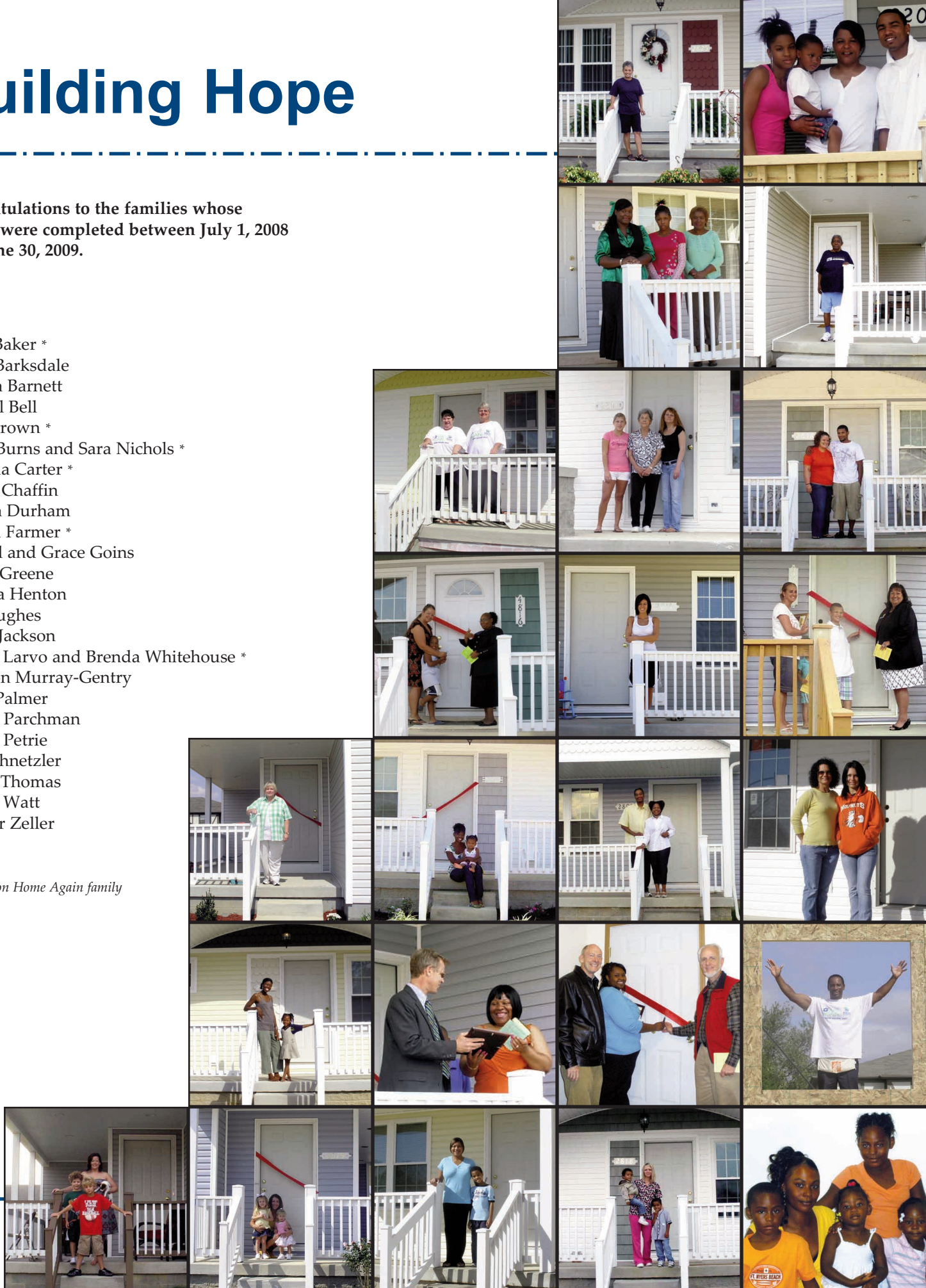
Charitable contributions from individuals, churches, businesses and civic organizations provide the upfront cost of building homes. These contributions — combined with homeowner mortgage payments — create a revenue stream that enables Habitat to build more houses and serve more families.

# Building Hope

Congratulations to the families whose homes were completed between July 1, 2008 and June 30, 2009.

Linda Baker \*  
 Renee Barksdale  
 Latasha Barnett  
 Christal Bell  
 Mary Brown \*  
 Curtis Burns and Sara Nichols \*  
 Amanda Carter \*  
 Amber Chaffin  
 Shunda Durham  
 Andrea Farmer \*  
 Randall and Grace Goins  
 Robert Greene  
 Shanera Henton  
 Ann Hughes  
 Nicole Jackson  
 Brenda Larvo and Brenda Whitehouse \*  
 Shannon Murray-Gentry  
 Portia Palmer  
 Dorsha Parchman  
 Tiffany Petrie  
 Pam Schnetzler  
 Denise Thomas  
 Mandy Watt  
 Heather Zeller

\* Operation Home Again family





# Our Volunteers

Rock Reed began volunteering for Habitat for Humanity in the mid-1980s in Canton, Ohio, and continued as time permitted until his retirement five years ago. Since then, he's been a faithful addition to the core group of volunteers who construct most of the homes built by Habitat for Humanity of Evansville.

"It's probably the best ministry I've worked with," he said. Rock worked as a project manager for 42 years for Babcock & Wilcox, a company that provides solutions for customers in the energy and power industries. He's always been inclined to work with his hands, so when he retired, Habitat was a perfect fit. Volunteering has given him the opportunity to hone his construction and drafting skills even further. And helping families in need has kept him coming back year after year. In the fall of 2009, he helped lead the third home built by local Catholic churches. Being around the friends he has made through volunteering is an added bonus.

"There are a lot of ways that people can serve, and this is one of my favorite ways," Rock said.

There are many ways to get involved with Habitat for Humanity of Evansville. In fiscal year 2008-2009, nearly 3,500 people volunteered more than 12,200 hours. Some volunteers prefer helping on job sites, where they prepare lots, pour concrete foundations, build homes and work beside the partner families. Others prefer to help in the office or serve on a committee.

We are 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. If you would like to help on a job site or with the many other volunteer opportunities listed below, please give us a call at (812) 423-5623 or visit our web site at [www.evansvillehabitat.org](http://www.evansvillehabitat.org).



## Volunteer Opportunities with Habitat for Humanity of Evansville

- ☐ Board of Directors
- ☐ Construction Committee
- ☐ Development Committee
- ☐ Family Selection Committee
- ☐ Interfaith Council
- ☐ Land Acquisition Committee
- ☐ Office Volunteers
- ☐ Public Relations Committee
- ☐ Pastors Advisory Council
- ☐ Partner Family Council
- ☐ Tuesday and Wednesday  
Construction Crews & Concrete Crew



# 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 also help each other and extend their ministry beyond their own borders through Habitat's tithing program.

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.

In Jordan, for example, we helped build a home for Haitham Musa Hasan Ibraheem, who works at a dairy and juice factory in Balanda. Haitham, 31, and his wife, Amal Ibraheem Mahmoud Awad, are expecting a child soon and used to live in Haitham's father's house with 10 other family members. They now live in their own two-bedroom home built atop Haitham's father's house, an acceptable practice in urban areas.

Since Habitat for Humanity of Evansville began tithing in 1985, we've contributed \$756,795 to help build homes for 298 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 provide food for 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

**"I never thought one day we would also be able to sleep in a proper house."**

— Mrs. Gaboutlwelwe of Botswana

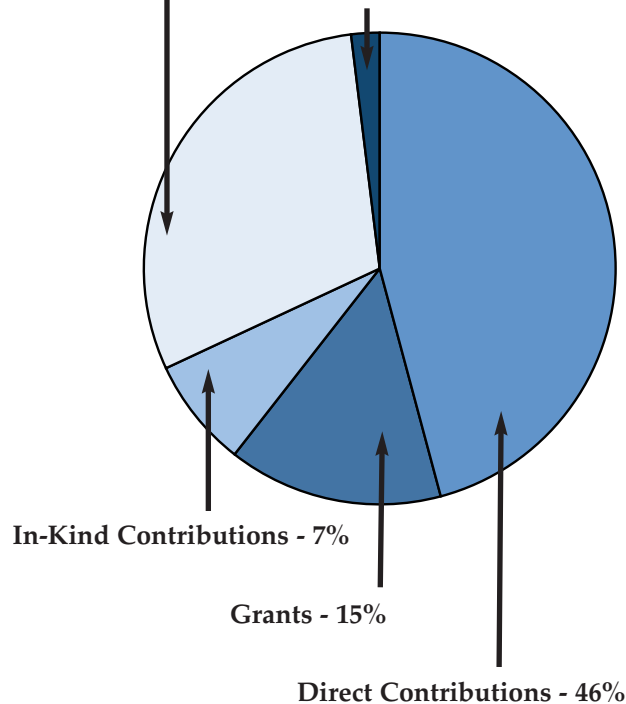


# Fiscal Highlights



Mortgage Payments - 30%

Miscellaneous & Interest - 2%



In-Kind Contributions - 7%

Grants - 15%

Direct Contributions - 46%

## HOW THE MONEY IS EARNED

Direct Contributions	\$900,517
Grants	\$290,345
In-Kind Contributions	\$147,904
Mortgage Payments	\$587,882
Miscellaneous & Interest	\$39,656
Carryover from FY08	\$871,758

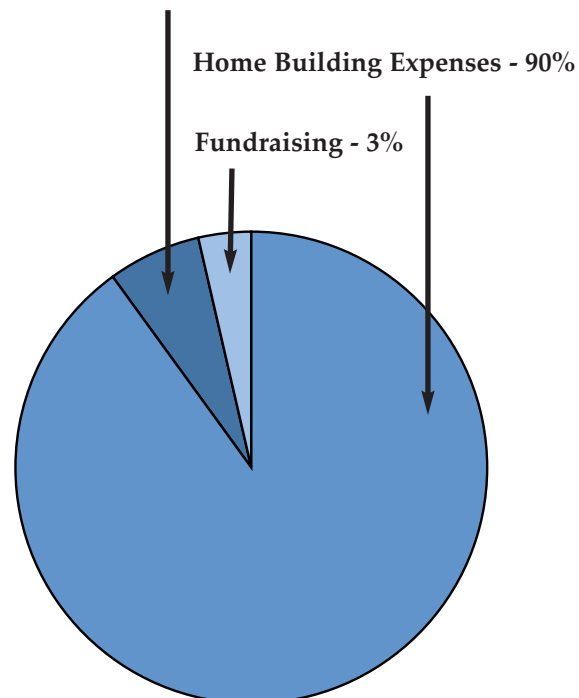
**TOTAL** **\$2,838,062**

## HOW THE MONEY IS SPENT

Home Building Expenses	\$2,236,575
Administration	\$163,051
Fundraising	\$87,690

**TOTAL** **\$2,487,316**

Administration - 7%



Home Building Expenses - 90%

Fundraising - 3%

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](http://www.evansvillehabitat.org).



# 2008-2009 Sponsors

Habitat for Humanity of Evansville provides numerous opportunities and levels of sponsorships for donors and supporters to provide simple, decent and affordable homes to families. Many participants sponsor a house wholly at \$55,000, while others participate at the half-house level, or \$27,500. House sponsors may also provide volunteers to participate in many of the tasks necessary to complete the home, working under the supervision of our trained regular volunteer crews and Habitat construction managers. Sponsors also have the opportunity to work alongside partner families and establish a lasting relationship that leads to a greater understanding about the need for affordable housing and the ability to transform lives and communities.

Many thanks and congratulations to these supporters who sponsored houses between July 1, 2008 and June 30, 2009.

## Full House Sponsors

African American Churches for Habitat  
American General Financial Services  
Benefactors Build  
Bethel United Church of Christ  
Bob and Brian Griesse, Good Sports Build  
Cans for Habitat, Buffalo Trace Council,  
Boy Scouts of America  
Catholics for Habitat  
Calbert Cheaney, Good Sports Build  
Christian Fellowship Church (2)  
Credit Union Build  
Habitat for Humanity of Evansville,  
Fund for Humanity (2)  
Industrial Contractors  
Lutherans for Habitat/Thrivent Financial for Lutherans  
Mike Meyer  
Charles and Patricia Robertson,  
In Memory of Lola Robertson  
Bobbie and Jerry Sloan, Hand in Hand Foundation  
Tri-State Hot Stove League, Good Sports Build  
United Church of Christ/Disciples of Christ Build  
United Methodist Build  
Anonymous (1)

## Half House Sponsors

Alcoa Foundation  
Cargill AgHorizons  
Dr. and Mrs. Joe and Anne Fox  
Kimberly Clark  
Traylor Brothers, Inc.



# Benefactors Build

The Benefactors Build was initiated in 2007 to pool the contributions of many donors to build simple, decent and affordable houses for hardworking 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. Habitat for Humanity of Evansville was fortunate enough to build two Benefactors Build homes in 2009 for April Jackson and Kelly Robinson.

April became a parent at 15 and for years wasn't living the life she eventually realized was needed to raise her son appropriately. That changed, however, in late 2007 when she started attending church. From that point on, blessings started flowing. She learned about Habitat for Humanity and landed a full-time job helping expectant mothers in need. April moved into her new home in August 2009.

"If it weren't for Habitat, I wouldn't be debt-free, and I wouldn't be as focused as what I am today," she said.

Gifts to the Benefactors Build can be in any form, such as an in-kind donation, gift of appreciated stock or a one-time monetary donation, and they can be of any amount. The 2009 Benefactors Build Honor Roll recognizes all donors who have given \$1,000 and above during the period July 1, 2008 to June 30, 2009. 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.

Bob Nicholson, member of Habitat's Development Committee, and his wife Shirley will chair the 2010 Benefactors Build. All Habitat donors and volunteers have received information on how to participate in this next build. To find out more, please contact Sr. Jane Michele McClure, development director, at (812) 423-5623. You may also visit our web site at [www.evansvillehabitat.org](http://www.evansvillehabitat.org) to make a secure online donation to these builds.



**"Without Habitat, my four children and I would be living in a two-bedroom apartment with no room to breathe, let alone live. Habitat has allowed my family and me a way to grow and spread our wings! Thank you!"**

*— Ann H., homeowner since 2008*

**"Habitat means a new beginning. If not for Habitat, I would never have been able to purchase a home. Especially a brand new one! It does seem as if I am starting a new life and things can only get better from here."**

*— Pam S., homeowner since 2008*



# Perigo-Prickett Society

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 is named after Jim Perigo and Jim Prickett. Perigo helped to 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.

Dan and Lou Ann Green became members in 2008. Their partnership with Habitat began the year before when they applied for a Habitat home after surviving a tornado that demolished their mobile home. They moved into their new three-bedroom home in early 2008 and continue to volunteer in the office today. They also are active on the Partner Family Council and recently donated \$500 toward the Pay It Forward Build, a home promoted by partner families in celebration of Habitat's 25th Anniversary.

Dan and Lou Ann's joining the Perigo-Prickett Society was their way of expressing gratitude, they said.

"Habitat gave us the opportunity to get a real house, at a price we can afford, without requiring an exorbitant down payment," Dan said. "I feel I've been blessed beyond all reason."

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. Charter members of the Perigo-Prickett Society will be named and recognized during a special ceremony sometime in 2010.

To find out how you can join the Perigo-Prickett Society or for more information on Habitat's planned giving program, please call Sr. Jane Michele McClure, Habitat's development director, at (812) 423-5623, ext. 26.

Building Tomorrow Today

The Perigo-Prickett  
Society



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

## *The Perigo-Prickett Society*

Lois M. Bennett †

Lola J. Bromm †

Melvin L. Dickhaut †

Marjorie E. Ewing †

Butch and Linda Feulner

Jim and Emily† Fowler

Dan and Lou Ann Green

Eugene and Barbara Hamlow

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Neal and Lori Reed

Charlotte Richardt †

Kenneth Silverman †

Steve and Wendy Thomas

Maryedna Wilkie

Scott and Holly Wittman

Anonymous (4)



# 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, 2008 and June 30, 2009. 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.

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

Aurora  
Bethel United Church of Christ  
First Federal Savings Bank  
Habitat for Humanity International  
Koch Foundation  
Soft Wood Lumber  
Staubitz Charitable Trust  
Thrivent Financial for Lutherans

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

Integra  
Lutherans for Habitat  
Traylor Brothers  
Anonymous (1)

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

Bristol-Myers Squibb Foundation  
City of Evansville  
Melvin L. Dickhaut Estate  
HealthSouth Deaconess Rehabilitation Hospital  
Chris and Alice Huus

Methodist Temple  
Toyota Motor Manufacturing, Indiana  
Redith Tuttle†  
University of Southern Indiana  
Vectren Foundation  
Whirlpool Corporation  
John and Marian Witting  
Anonymous (2)

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

Cargill Risk Management Division  
Evansville Teachers Federal Credit Union  
Head's Construction  
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Kight Home Center  
Helen Rice  
David Sanders  
St. John the Evangelist Catholic Church  
Fine and Hatfield  
St. Mary's Health System  
Steve and Wendy Thomas  
Tri-State Resource Recovery  
Vanderburgh Community Foundation  
VPS Architecture  
Byron Warren

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

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Bethany Christian Church  
Bethlehem United Church of Christ  
Blue Grass United Methodist Church  
Eastminster Presbyterian Church  
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Elko Kitchens  
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Turning Pointe United Methodist Church  
Vernon and Fran Vix  
Zion Lippe United Church of Christ





# Our Donors

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CSX Corporation  
East Side Christian Church  
J. P. and Tammy Engelbrecht  
F. C. Tucker Emge Realtors  
Fairlawn United Methodist Church  
Ferguson Enterprises  
First Christian Church  
Mark and Diane Floyd  
Jim and Emily Fowler<sup>†</sup>  
Mary Ann and Edward Fox  
Dr. and Mrs. Edward Fritz  
Good Shepherd Catholic Church  
Dan and Lou Ann Green  
Harold Grossman  
Harshaw Trane  
Brian Herrell  
John Hevron  
Holy Rosary Catholic Church  
Michael and Maria Hoover  
Kiwanis Club of East Evansville  
Don and Jean Korb  
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Nick and Kevin Long  
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McCutchanville Community Church  
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MLP Construction & Development  
Munder Capital Management  
Nativity Catholic Church

Anne Nicholson  
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# Our Donors

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Anonymous (1)

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American Eagle Tree Service  
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Bowers Harrison, LLP  
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Andy and Jackie Cosgrove  
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Sybil and Joe Foster  
William and Jacqueline Freeman  
Cynthia Graves and Glenn Tindell  
Jim and Carol Havens  
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United Way of Pierce County  
Whirlpool Foundation

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# Looking Back

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## **Habitat Celebrates 25th Anniversary**

Habitat for Humanity of Evansville celebrated its 25th Anniversary in 2009. We kicked off celebrations in April with a visit from Thomas Stocker, executive director of Habitat Jordan, and followed with many activities throughout the year.

We announced a Pay It Forward Build, an opportunity for all partner families to show their continued support by helping to house another family. Several families attended a viewing of the “Pay It Forward” movie, while others signed a banner proclaiming their commitment to the project. Other families purchased or sold pizza cards to raise funds for the build. The home, expected to be built in early 2010, is being sponsored by an anonymous donor.

We also presented a ceremonial check in the amount of property taxes partner families have paid in the last 25 years — \$639,534 — to the Evansville City Council. Our families are thriving members of the community who work and pay taxes, just like any other homeowner. This event was a tribute to them as well as an opportunity to show the community the impact our families make on the local economy.

We wrapped up the year with a special presentation during our annual Volunteer Recognition Dinner in November. Jim Prickett, who was instrumental in establishing Habitat for Humanity International, showed pictures of some of the first builds in Africa and talked about how the ministry has grown. His presentation can be viewed on our web site at [www.evansvillehabitat.org](http://www.evansvillehabitat.org).

We owe our thanks to God and to you, our Habitat supporters, for the growth we’ve seen these past 25 years. We will work hard to be good stewards of your resources so that the next 25 years will be just as successful.

## **New Haven Complete**

Habitat for Humanity of Evansville dedicated the last two homes in the New Haven subdivision in December. We built the neighborhood for families devastated by the tornado that struck Evansville in November of 2005. Just days after the tornado, our Board of Directors met to discuss how we could help house those affected. What started as a leap of faith has resulted in a 55-home subdivision and park at Green River and Fickas roads.

In May we dedicated the Billy T. Nicholson Park and buried a time capsule filled with mementoes from several families who survived the tornado. The time capsule, expected to be unearthed in 50 years, contains newspaper clippings and a VHS video of coverage of the tornado, toys, shoes, pictures and other items. After it was buried, families placed carnations on the site.

Many people were involved in the planning and building of New Haven, from the City of Evansville, local businesses and civic organizations to youth groups and concerned individuals. All deserve applause for the completion of this monumental project.

## **Green Building and Energy Conservation**

Habitat for Humanity of Evansville began implementing greener and more energy efficient practices into its building model in 2009, including installing programmable thermostats, using energy star appliances and adding extra insulation. We also are using advanced building techniques to cut down on waste and are using local supplies when we can.

In August we were notified that we were one of 123 affiliates in 45 states selected to participate in a Partners in Sustainable Building program sponsored by the Home Depot Foundation. The \$30 million green building program will provide funds and resources over a five-year period to help Habitat affiliates build 5,000 homes that meet Energy Star guidelines or a nationally recognized green building standard.

All of these efforts culminated in one of our homes being certified a Green Build and receiving a five-star Energy Star rating from the National Home Builders Association in November. These features will save homeowners an estimated \$236 off their energy costs every year.

## **Habitat Breaks Ground in New Harmony**

For the first time in its 25 years of existence, Habitat for Humanity of Evansville broke ground in New Harmony. The home was sponsored by the Staubitz Charitable Trust and was built on a lot donated by Jane Blaffer-Owen, a philanthropist influential in the restoration of New Harmony. The home was dedicated in December.

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# Looking Ahead

## Glenwood Community Development Initiative

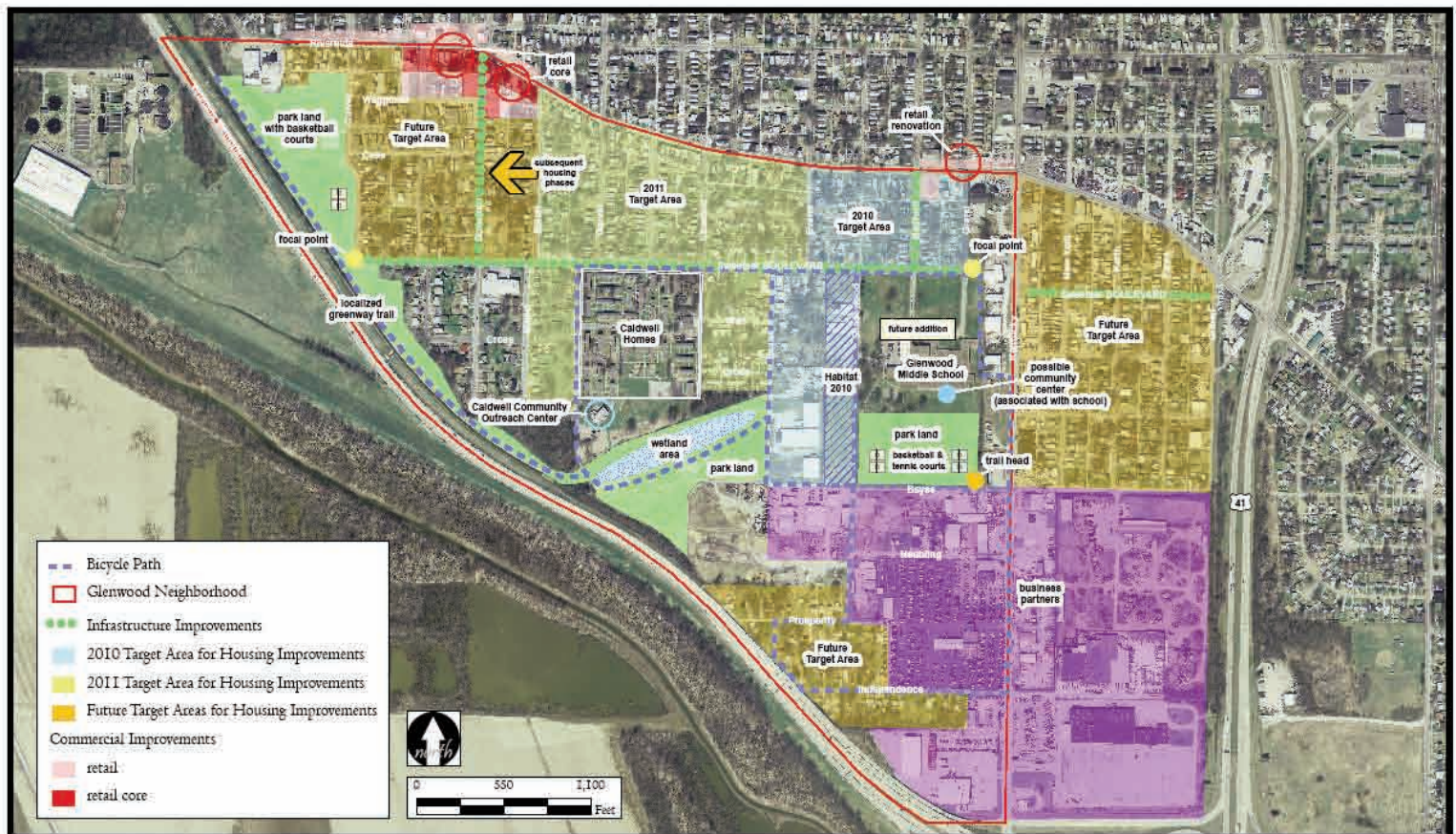
For the past two years, Habitat for Humanity of Evansville has been working closely with the Glenwood Neighborhood Association and other community partners to revitalize the Glenwood neighborhood, bordered by U.S. 41, Riverside Drive and Veterans Memorial Parkway. Many events have taken place during this time to raise awareness of the needs in this area and to mobilize residents, including four community discussions, a community block party and health fair and assessments conducted by the University of Southern Indiana. These events are guiding the work of six priority teams, focusing on housing and infrastructure, education, business and commerce, safety, clean and green and health and wellness.

This is a monumental effort that has already produced results. For example, participants of the Clean and Green team planted a community garden in the summer of 2009, and volunteers have held several clean up days. The Evansville Vanderburgh School Corporation also incorporated many of the residents' ideas into its plans to remodel the Glenwood School and transform it from a middle school to a K-8. School officials plan to include a community health clinic and a center open for residents of every age, a direct result of the interaction among residents and officials.

In 2010 Habitat will begin building a mixed-income development on a strip of property it owns adjacent to the school on Shadewood Ave. Habitat will build 19 homes alongside four market-rate homes built by a private developer. The goals are to attract and integrate higher levels of income in an effort to promote neighborhood sustainability.

Habitat is also piloting a rehab program in the Glenwood neighborhood, an area where some of the first Habitat homes were built 25 years ago. This program will provide existing Habitat homeowners with funds necessary to make needed repairs, such as a new roof or windows. Work for the first few families to qualify for this program will begin in the spring.

For the past 25 years, we have been transforming lives by providing homeownership opportunities to families. That has been our model and has served us and our supporters well. We recognize, however, that families need more than housing to reach their fullest potential. They need a quality education, safe streets, businesses nearby and green spaces to play and grow strong. Our new building model will incorporate this more holistic approach to serving families so that in the future we will not only build houses and build hope but also act as a catalyst to build communities.







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