







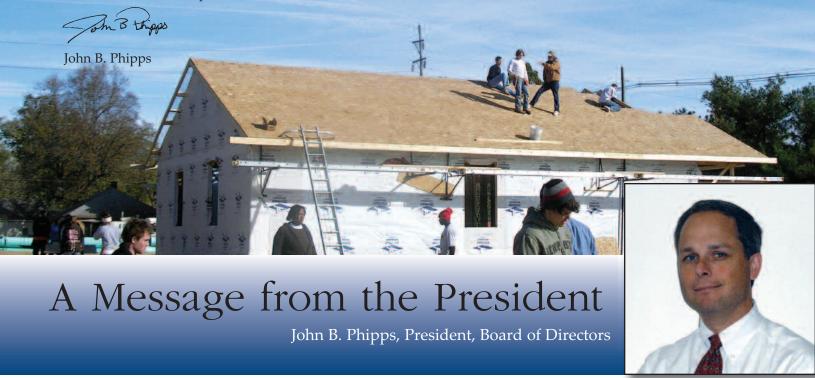


The unprecedented growth that Habitat for Humanity of Evansville realized last fiscal year can only be attributed to the unrelenting support from those who give of their time, talents and treasures. The Board of Directors set a goal early last year to serve at least 100 families by expanding its housing solutions to include weatherization and rehabbing. We ended the year with a final tally of 94 families served, and we could not have done that without the community's support.

During Fiscal Year 2010-11 we built 18 new homes, rehabbed two, and weatherized 76 existing homes. We are close to finishing 19 homes in Shadewood Place, near the Glenwood Leadership Academy, and we recently announced plans to expand our community development efforts into the Jacobsville neighborhood. In order to mirror the success we had in Glenwood, we will continue to collaborate with community partners as we expand our efforts into the Jacobsville neighborhood.

I encourage you to become involved at a deeper level with Habitat for Humanity of Evansville, whether that's through volunteering at the job site or giving financially to a build. As you will read about in these next few pages, families are better off when they purchase a Habitat home. They are better off financially, their self-esteem increases, and they have a sense of pride in their accomplishments. Being engaged with Habitat not only gives us an opportunity to help more families help themselves, it allows us to put our faith into action.

In Christian Partnership,



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# A Message from the Executive Director

Lori Reed, Executive Director

This fiscal year Habitat for Humanity of Evansville has helped 94 families have a decent place to live by building 18 new homes, completing 2 major rehabs, and helping 76 homeowners in Glenwood weatherize their homes.

Through the process of innovating and exploring additional housing solutions and neighborhood revitalization, Habitat has stayed true to its core mission and principles. This year was a true test, and we passed with flying colors.

We do a tremendous job building new homes with families in need. However, not everyone needs a new home. Some families own their home and still need a hand-up. Habitat made a commitment to try and help these families while maintaining a robust new construction program. We have done that this year and have much to celebrate!

By expanding into renovating and preserving homes Habitat for Humanity of Evansville has indeed expanded its ability to achieve its core mission — seeking to put God's love into action by bringing people together to build homes, communities and hope.

Looking ahead Habitat must press to refine its approach to neighborhood revitalization, expanded housing solutions, and sustainability. This requires all hands on deck. The year 2012 will be a year of diligent work to ensure full engagement of our donors, volunteers and community partners.

I look forward to a deeper relationship with you and am excited to see what the future holds.

Warmest regards,

Lori Reed



Habitat for Humanity of Evansville partners with hardworking families in Vanderburgh and Posey counties who need a hand up to ensure they live in safe, decent and affordable homes. From July 1, 2010 to June 30, 2011, Habitat served 94 families through new construction and rehabbing and weatherizing existing homes. It's not a giveaway program; in fact, families who purchased new homes had to work alongside volunteers and donors to build them, and families who received weatherization were required to attend two workshops on community development. Jaime Eickhoff, who purchased a new home, said her experience with Habitat was "unforgettable."

"So many good memories, and I learned so much," she said. "Everyone is a joy to work with."

From the required sweat equity to the homeownership classes that cover a host of topics, Habitat for Humanity fully prepares families for this milestone in their lives so that when they turn the key on their new home they're in it for the



#### Who We Are

Habitat for Humanity of Evansville is a non-profit Christian ministry whose mission is to build homes, communities and hope with hard-working 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 builds, renovates and preserves homes for families who need a hand up. Families are full partners and, therefore, are required to make an investment, financially and through sweat equity. Families must demonstrate a need; have the ability to repay Habitat's investment through a no-interest loan; and contribute significant hours of sweat equity to build, renovate or weatherize their home and help other families do the same. They must also attend homeownership classes to learn skills in home maintenance and financial management.

#### 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 overseas.

#### **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.

## **Our Mission**

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 Communities**

"You gave my family a permanent housing solution I NEVER thought would be possible."

— Danuielle Shafer-Hardin, Partner Family

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. Still others provide the funding that's needed to weatherize or repair homes. Whatever the commitment, sponsors are always welcome to work alongside families while they build their homes, leading to a greater understanding of the need for affordable housing and sustainable neighborhoods.

Many thanks and congratulations to the following supporters who sponsored houses and funded rehab and weatherization projects, which were completed or dedicated between July 1, 2010 and June 30, 2011.

# Full House Sponsors – 18 Families

Benefactors Build (2) – Danette Brodie and Lakeashia McCants

Catholics for Habitat – Debra Tindle

City of Evansville (5) – Linda Bruce, Amitra Merriweather, Donika Ricketts, Regina Ricketts, and Ebony Roach

Crossroads Christian Church – Tammy Phifer

Holiday Management Fund/Larry Dunigan Family – Karen Reynolds

Industrial Contractors – Hank and Denita Miles

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United Church of Christ/Disciples of Christ Build - Angela Becker

Women Build – Amanda Bratcher

Anonymous - Danuielle Shafer-Hardin

# Rehab Sponsors - 2 Families

Habitat for Humanity of Evansville, Fund for Humanity – *Linda Williams* Federal Home Loan Bank of Indianapolis and First Federal Savings Bank of Evansville – *Benny and Sarah Cartwright* 

# Weatherization Sponsors – 76 Families

Indiana Office of Energy Development Vectren Foundation

















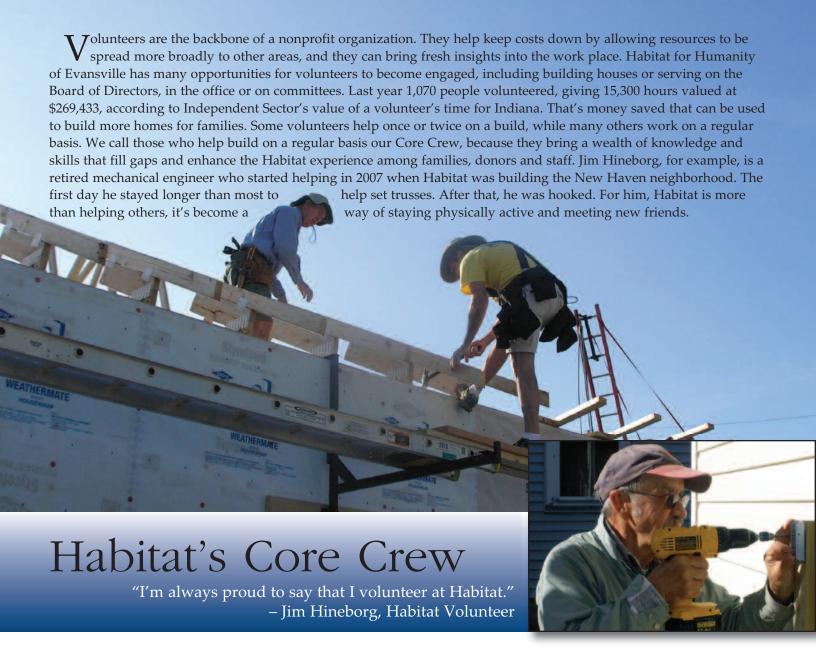












Habitat for Humanity of Evansville salutes the core volunteers who do the majority of the construction work. They are listed below according to years served.

20<sup>+</sup> Years Mike Bradford Elvin Reed Rock Reed

16-20 Years Elmer Berberich Ray Lambert Nick Long Jerry Taylor Jerry Weis 11-15 Years
Jack Dempsey
Tom Emge
Jim Kahre
Robert Keil
Joe Lamey
Jack Main
Dale Martin
Carl Schofield
Jim Stevens
Jim Studwell
Bob Warner
Delbert Wittman

6-10 Years Clyde Austin John Buthod Don Gillies Chris Huus Jaylene Kiefer Delbert Welte

0-5 Years
Jim Bartlett
Cheryl Bingemer
Glenda Butler
Carol Cates
Spike Durant
Jim Havens
Jim Hineborg
Ellis Jackson
Kevin Long
Marlan Maidlow
Morris McCall
Dan Michael

Dale Oberbeck
Dave Schnakenburg
Steve Sorensen
Stewart Smith
Tom Stein
Larry Vadbunker
Fran Vix
Carroll Weber
Jim Wolf
Dick Yeager

# Global Village

"My life has been personally enriched by this experience."
– Barbara Borries, Global Village Participant

Tithing is a Christian tradition in which people give sacrificially as an expression of their faith and in the belief that God will provide for their own needs. Habitat for Humanity of Evansville participates in this practice as well through a tithe program that helps families overseas have a decent place to live.

Since 1985 we've contributed \$881,333 to help build homes for 326 families, mostly in Jordan and Botswana.

In July a group from Evansville visited the Botswana affiliate and helped build two homes for families in the village of Molepolole. For nearly two weeks, they shoveled sand, mixed mortar and stacked blocks, sharing in the blessings that come from helping others. While the group recognized many differences in customs, there were also plenty of similarities. Love for family crosses all cultures, and hope for a brighter future is as strong on the other side of the world as it is in the United States.

Habitat for Humanity of Evansville promotes dignity and hope, whether it's here in the Evansville area or in other parts of the world. 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







Now that Terriseta Harris is in her own home, she's thinking of saving for her four daughters' education. Her mortgage of \$275 a month is much less than what she was paying to rent an apartment, so the savings will jump-start a college-savings fund. And if she gets a job that pays more, she no longer will have to worry about her rent going up as it did when she lived in Section 8 housing.

"I'm even thinking of going back to school myself," the 29-year-old said.

Harris' home was sponsored by the Benefactors Build, a pool of funds generously given by multiple donors. The fund gives donors the opportunity to meet and become more closely involved with partner families and to see first-hand where their money is going.

"Participation in the Benefactors Build is an extremely positive experience," said Jim Long, who regularly gives to the Benefactors Build and is also a member of the Habitat Board of Directors. "It is a pleasure to see a confident outlook for hard-working families who need assistance in obtaining decent housing that can alter quality of life as well as attitudes towards society in general. Being involved with Habitat is an exciting means for contribution to the community."

Gifts to the Benefactors Build can be in any form, such as an in-kind donation, a gift of appreciated stock or a one-time monetary donation, and they can be of any amount. No matter how large or small the gift is, Habitat will put it to work helping a family have a better life.

"The Habitat program has been a great experience," Harris said.

To find out more about this opportunity to help families, please contact Michael Erwin, 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.

# Perigo-Prickett Society

"It's so nice to be able to park close to where I live."

- Sharon Goldston, Partner Family

Before moving into her new home built by Habitat for Humanity of Evansville, Sharon Goldston had to wash her clothes at a nearby laundromat. That wouldn't be a problem for many, but for Goldston it was a major inconvenience since she uses a walker. Now, however, the 58-year-old has a new energy-efficient washer and dryer just a few feet away.

"I'm so excited to have this opportunity," she said.

Goldston's dream of homeownership was made possible through a gift from the estate of John Horace and Margaret Lucille Gooch. Charitable gifts through estate planning are key to the sustainability of Habitat for Humanity of Evansville. They give donors the opportunity to maximize their gifts and provide a way for Habitat to focus on long-term growth. There are various ways to remember Habitat in estate planning, including gift annuities and charitable trusts, and all donors who do are honored as members of our Perigo-Prickett Society. The Society was founded in 2000 to recognize those 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.

Steve and Wendy Thomas support Habitat through the Perigo-Prickett Society as a way to emphasize their continued commitment to Habitat for Humanity of Evansville and its mission of helping families become homeowners. They wish to remind their children and grandchildren of the family importance they have placed on partnering with Habitat.

"It's been most gratifying as a donor to see the impact our giving has made on families and in our community," said Steve Thomas, who is also a member of Habitat's Board of Directors. "We know our donations are being judiciously used in a way that meets our philanthropic goals."

All God's people have a right to safe, decent and affordable housing. Remembering Habitat in estate planning is one way to help improve the lives of families just like Goldston's.

# Perigo-Prickett Society Members

Lois M. Bennett<sup>†</sup>
Lola J. Bromm<sup>†</sup>
Melvin L. Dickhaut<sup>†</sup>
LeRoy and Pat Dilger
Marjorie E. Ewing<sup>†</sup>
Gilbert and Alberta Fehrenbacher<sup>†</sup>
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Jim and Emily Fowler<sup>†</sup>
John and Lucille Gooch<sup>†</sup>

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Jim and Pat Perigo

Jim and Janette Prickett
Lori Reed
Charlotte Richardt<sup>t</sup>
Kenneth Silverman<sup>t</sup>
Steve and Wendy Thomas
Maryedna Wilkie<sup>t</sup>
Scott and Holly Wittman
Anonymous (3)





# Neighborhood Revitalization

Building homes, communities and hope

At the heart of Habitat for Humanity of Evansville's mission are its efforts to ensure that all men, women and children have a decent place to live. This includes ensuring that neighborhoods in which Habitat builds reach their fullest potential. While Habitat focuses on housing, it takes more to improve entire neighborhoods. It takes collaborative efforts from a broad range of interconnected partners, community organizations and residential leaders willing to work on other issues, such as education, health and safety. Habitat and its partners have been working on this kind of a comprehensive plan to revitalize the Glenwood neighborhood for three years and recently announced plans to work in the Jacobsville area.

Glenwood now has a community garden, and a local market has begun offering fresh produce. In addition, improvements have been made to roadways and sidewalks, and there are plans to route the greenway passage near the Glenwood Leadership Academy, the newly renovated hub of the community that also recently opened a community health clinic.

All of these collaborative efforts have served as a springboard to attract more capital into this neighborhood and Jacobsville, where Habitat has already begun collecting data. Early results indicate that 11 percent of homes in Jacobsville need major roof repair. Working with its partners to build, renovate, preserve and uplift, Habitat will use the same collaborative model it used in Glenwood to help residents and businesses in Jacobsville realize their dreams.

# Building and Renovating

"I love living in Shadewood Place. The neighbors are nice."

– Tammy Phifer, Partner Family

Blighted structures were a concern of Glenwood residents uncovered through needs assessments conducted at the beginning of the revitalization process. In response, Habitat for Humanity of Evansville has been demolishing structures that

were once havens for drug activity and has replaced them with affordable, safe homes for families.

Between July 1, 2010 and June 30, 2011, Habitat demolished 11 blighted structures in Glenwood, built 18 new homes and renovated two. The majority of the new homes are in Shadewood Place, where Habitat replaced vacant, distressed properties with 19 new homes.

As Habitat moves toward a more holistic approach to revitalization, housing solutions have been

expanded to include weatherization and rehab to meet the needs of more families. We and our partners, the Glenwood Neighborhood Association, Crossroads Christian Church and Vectren, weatherized 76 homes and plan to do more in early 2012. Habitat will also during that time launch the Morton Avenue Development, a mix of new construction and rehab between Sweetser Avenue and Riverside Drive.

By building, renovating and preserving homes, Habitat and its supporters are laying the groundwork for healthy families and robust neighborhoods.







# Habitat by the Numbers

Fiscal Year 2010-2011

# **Home Construction**

- 18 new homes built
- 2 homes rehabbed
- 11 blighted structures demolished
- 100% of families who purchased a home said they would recommend Habitat to others. \*
- 75% of the families who purchased a home said they understood budgeting better after having participated in homeownership classes.\*
- 83% of the families who purchased a home said they understood home maintenance better after having participated in homeownership classes.\*

# Home Weatherization

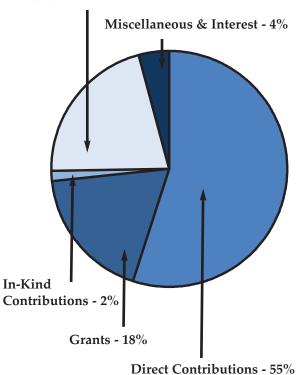
- **76** homes weatherized
- 22% reduction in the amount of air flowing through leaks in homes weatherized

# Fiscal Highlights

Fiscal Year 2010-2011



# Mortgage Payments - 21%



# **HOW THE MONEY IS EARNED**

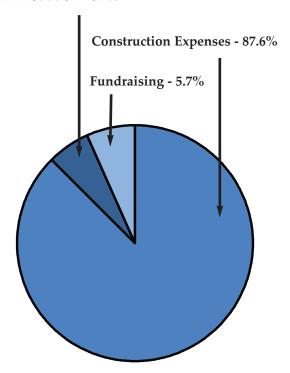
TOTAL	\$3,204,269
Miscellaneous & Interest	\$131,961
Mortgage Payments	\$680,536
In-Kind Contributions	\$46,001
Grants	\$581,318
Direct Contributions	\$1,764,453

# **HOW THE MONEY IS SPENT**

Construction Expenses	\$2,596,350
Administration	\$197,954
Fundraising	\$169,086

TOTAL \$2,963,390

Administration - 6.7%



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.

# Our Donors

"I love everything about my home. I treat it with care because it's mine." – Amitra Merriweather, Partner Family

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, 2010 and June 30, 2011. 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.



City of Evansville Larry Dunigan Family/Holiday Management Foundation Federal Home Loan Bank of Indianapolis First Federal Savings Bank Habitat for Humanity International Indiana Office of Energy Development Thrivent Financial for Lutherans Anonymous (3)

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—Linda Williams, Partner Family

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