



**Habitat**  
for Humanity®  
Metro Maryland



1982-2017

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**35 YEARS OF  
BUILDING**

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# // About Us

Founded in 1982, Habitat for Humanity Metro Maryland (HFHMM) creates opportunities for low-income families to break the cycle of poverty through homeownership. A decent place to live and an affordable mortgage create a situation where homeowners can save more, invest in education, pursue opportunity and gain better financial stability. Since we began, we have mobilized the community to work alongside families to build 60 new homes, rehabilitate 31 vacant, foreclosed properties, and complete 277 weatherization and repair projects throughout Montgomery and Prince George's Counties. In doing so, we have helped over 800 people realize strength, stability and self-reliance through housing.

HFHMM's programs serve qualified low-income families who earn up to 80% of the area median income (AMI), live in substandard housing or are significantly housing cost burdened, are willing to complete sweat equity on their house and are not able to secure conventional financing to either purchase a new home or to effect repairs on their existing property.

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\* Denotes Executive Committee Membership

**For 35 years,  
we have built  
strength,  
stability and  
self-reliance  
through shelter.**



**Our vision is a world  
where everyone has a  
decent place to live.**



# // Letter from the Chairman

2017 is a special year for Habitat for Humanity Metro Maryland.

It was thirty-five years ago, on October 29th, 1982, that a small group of concerned citizens in Montgomery County founded the first Habitat affiliate in the DC Metro area. Inspired by Habitat for Humanity founder Millard Fuller's belief that everyone who gets sleepy at night should have a simple and decent place to lay their heads on terms they can afford to pay. Our founders formed our affiliate "to support and assist needy individuals in obtaining adequate housing as part of a cooperative effort under God's leadership with those in need."

From that starting point, Habitat for Humanity Metro Maryland (HFHMM) has worked tirelessly over the past 35 years to implement that vision for hard working families in need of a hand up and not a hand out. Over the years, we have mobilized tens of thousands of volunteers and hundreds of businesses, faith communities, and civic organizations to build or rehab 91 homes as well as complete major repairs and home weatherizations on 277 owner occupied homes. In all, HFHMM has provided innovative affordable housing solutions for over 800 men, women and children and issued over \$11 Million in zero interest mortgages to qualified homebuyers.

As we celebrate all our past accomplishments, our Board of Directors looks confidently to the future and remains committed to Habitat's mission of building strength, stability and self-reliance through shelter.

**Michael Clurman**

Board Chair

Habitat for Humanity Metro Maryland



# // Our History



↑ 1986

## 80s & 90s

**1982**  
Habitat  
Montgomery  
County  
is established

**1986**  
**First home  
completed in  
Sandy Spring**

**1999**  
“House that  
Congress Built”  
beginning of  
advocacy initiative



↑ 2008

## 00s

**2003**  
First multi-  
family project  
Project  
completed in  
Forest Glen

**2006**  
Gaithersburg  
ReStore opens

**2008**  
**24 townhomes  
are completed in  
Burtonsville**



↑ 2014

## 10s

**2011**  
First Pride  
Build  
sponsored  
home

**2013**  
Expanded to include  
Prince George's  
County

Affiliate name  
change to  
Habitat for Humanity  
Metro Maryland

**2014**  
**19 townhomes  
completed in  
Gaithersburg**

Silver Spring  
ReStore opens

**2016**  
Affiliate office  
moves to  
Silver Spring

300th project  
completed

## Our Impact

from 1982-2017

New Construction: 60

Rehabilitation: 31

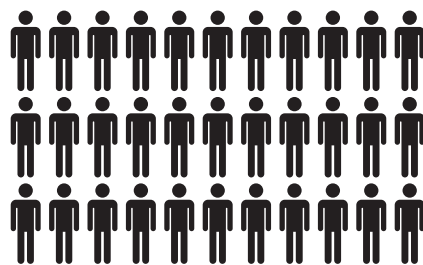
Weatherization: 131

Major & Minor Repair: 146

International Homes: 156

→ Awarded the  
Malachi 3:10  
Award by Habitat  
for Humanity  
International for  
tithing to build  
homes overseas  
in excess of  
\$500,000 over  
the past 35 years

## // FY'17 In Review



# 101

individuals served

28 children

18 seniors

55 adults



# 70

projects

completed in Montgomery and  
Prince George's Counties

3 home rehabs

50 critical home repairs

17 weatherization  
projects

# 4,836

individual volunteers

37,793 total volunteer hours

\$890,403 saved in costs





## // Meet the Ousmans



Kedir Ousman and his wife Amina have known each other since childhood growing up in neighboring towns in Ethiopia. Amina was the first to immigrate to the U.S. and was followed some years later by Kedir, yet they returned to Ethiopia to marry. After travelling between the U.S. and Ethiopia for a few years Kedir made the decision to become a permanent U.S. resident. He and his wife Amina have three small children, two daughters and a son.

At their home dedication, Kedir spoke of the gratitude he and his family felt in being able to have a place of their own. Previously, they were rent-burdened in a two-bedroom apartment that was in bad shape. The townhome they moved into was originally owned by a previous Habitat homeowner, who sold the house back to HFHMM when her life grew in a new direction. After some renovation, the home was ready to build strength, stability and self-reliance for the new family.



## // Repairs & Weatherization

In FY17, HFHMM completed the most number of projects in one year in its history, in large part thanks to the growth of the repair and weatherization programs.

Of the 70 projects completed, 67 involved either major repair work or weatherizing homes. These projects consisted of furnace and water heater replacements, roof replacements, plumbing and electrical fixes, beautification efforts, and accessibility modifications.

All in all, these projects helped create safer and healthier homes for more than 100 people in our community.





## // Aging in Place

In FY17 HFHMM started its first pilot project through the newly created Design for Life Coalition. This coalition consists of various community partners looking to help seniors age in place sustainably by providing housing, transportation, and social activity services. Habitat for Humanity will be providing health, safety, and accessibility home modifications for senior living in the Silver Spring and Takoma Park Villages. The Villages will then connect seniors with access to rides, support, and social activities. These wrap-around services will help seniors have long term success in their homes. HFHMM looks forward to completing even more of these projects in FY18.

## // Veterans

This past fiscal year, HFHMM served 11 veterans across Montgomery and Prince George's Counties. Through partnerships with the Home Depot Foundation and the Maryland Energy Administration, HFHMM provided extensive home repair, accessibility, and energy efficiency services for our local heroes. Many of the veterans we serve are also seniors on fixed income, which causes difficulty in keeping up with expensive home repairs. Habitat's program provides our veterans access to funds that help make long lasting home improvements, helping to decrease their costs on energy while increasing the sustainability of the home in the long run.







## // Global Impact

The Global Village program is an opportunity for affiliates in the United States to volunteer with Habitat for Humanity International to build decent and affordable housing around the globe.

HFHMM is in the midst of a multi-year tithe partnership with Habitat for Humanity Nepal. Over the next 3 years, HFHMM will tithe nearly \$200,000 to help Nepal continue to build back from the earthquakes in 2014.

Additionally, in October of 2016, HFHMM sent a team of 12 volunteers to Nepal to help build. Volunteers worked in a small community of about 100 families, nearly all of whom lost their homes in the earthquakes. HFHMM worked on the 45th and 46th Habitat homes in the community and the final home in that community was rebuilt this past March.





# // ReStore

Habitat for Humanity ReStores are a nonprofit retail outlet specializing in the resale of donated quality new and gently used furniture, antiques, appliances, building supplies and more. The first Habitat for Humanity ReStore was launched in 1991 in Winnipeg Canada and today there are over 970 ReStores in five countries.

HFHMM currently operates two ReStores that are open to the public 7 days a week. From its humble beginnings in a cramped space on Gaither Road in Gaithersburg in 2006, ReStore has become one of the largest contributors to HFHMM's affordable housing program in Montgomery and Prince George's Counties.

By buying from and donating to the ReStore, everyone not only gets great deals on materials, they also help fund the construction of homes in our local community and divert tons of materials from landfills.







## // Women Build 2017



Women Build enables women to help eliminate poverty housing by building homes and communities. Through Women Build, women volunteers and homeowners gain the confidence and skills to lay bricks, pound nails, raise walls – and create hope. Last year, more than 150 businesswomen, builders, teachers, and community leaders from across Montgomery and Prince George's Counties helped local families build a decent and affordable place they can call home. Raising over \$94,000 from 600 individuals and businesses, 22 teams of women also committed to a volunteer build day on a construction site.

### Thank you to this year's sponsors:

BB&T • Bozzuto • Choice Hotels • Clarins  
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# // 12th Annual Golf Classic

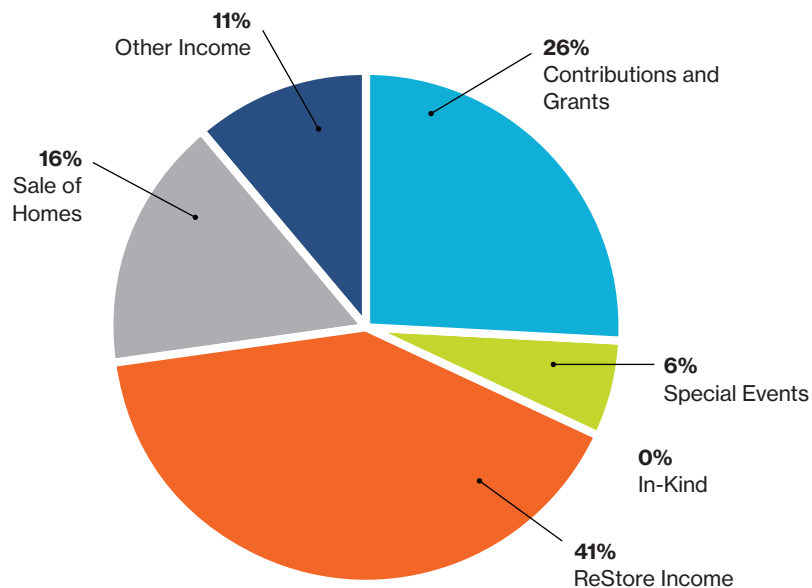
On Friday, June 2, 2017, Habitat for Humanity Metro Maryland held its 12th Annual Golf Classic at the Whiskey Creek Golf Club in Ijamsville, Maryland. The nearly \$122,000 in proceeds raised from the event will directly help HFHMM continue its work of building decent & affordable housing for low-income families in Montgomery and Prince George's Counties. This year's event included an 18-hole round of golf at Whiskey Creek's award winning course, several golf contests, a silent auction, and a barbecue dinner.

## **Thank you to this year's sponsors:**

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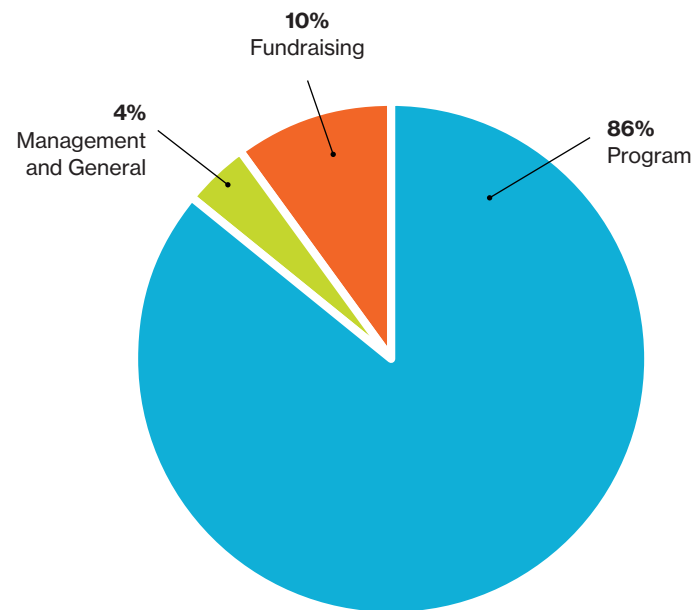
# // FY'17 by the Numbers



## Fiscal Year 2017 Income

Contributions & Grants.....	\$1,145,744
Events .....	\$268,553
In-Kind.....	\$4,018
ReStore Income .....	\$1,843,964
Sale of Homes .....	\$716,150
Other Income .....	\$501,686

**Total ..... \$4,480,115**



## Fiscal Year 2017 Expenses

Program .....	\$4,050,198
Management & General ...	\$179,653
Fundraising.....	\$471,881

**Total ..... \$4,701,732**

As part of our mission, Habitat for Humanity Metro Maryland sells homes to partner families at zero percent interest. As such, GAAP requires us to record the mortgage discount amortization and mortgage discount expense on our P&L even though both are non-cash entries. Thus, a large portion of the apparent deficit for FY '17 is due to an accounting requirement and is not wholly a cash deficit for the fiscal year.



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