



FY2018

Annual Report



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 creates a situation where homeowners can save more, invest in education, pursue opportunities and gain better financial stability. Since we began, we have mobilized the community to work alongside families to build 60 new homes, rehabilitate 33 vacant, distressed properties, and complete 335 weatherization and repair projects throughout Montgomery and Prince George's Counties. In doing so, we have helped over 900 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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8380 Colesville Road
Ste 700
Silver Spring, MD 20910
301-990-0014
HabitatMM.org



ReStore Rockville
1029 East Gude Drive
Rockville, MD 20850

ReStore Silver Spring
12006 B Plum Orchard Drive
Silver Spring, MD 20904

FY2018

our Impact

from 1982-2018

New Construction: 60
Rehabilitation: 33
Weatherization: 152
Major & Minor Repair: 175
International Homes: 160

Economic Impact

MILESTONES

- \$18 million spent in local construction industry
- Over \$11 million in zero interest loans extended to families
- Over \$1 million in property taxes paid by Habitat homeowners since 1982

2018

60

Individuals served

52

Projects completed

32

Families impacted



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

LETTER from the chairman

As I write this letter, I am thinking of all the amazing work that is accomplished through our volunteers, donors, Board of Directors, supporters and staff. The countless hours that go into bringing a vacant, distressed property back to life in order to sell it to a partner family. The time spent educating future homebuyers on civic engagement, home maintenance, budgeting, and more. The work to help existing homeowners feel that their homes are safe, comfortable and accessible as they continue to live independently. The determination to turn donated goods at our ReStores into revenue for affordable housing.

The transformative work that occurs each day at Habitat for Humanity Metro Maryland is a remarkable thing to experience and I hope that this Annual Report can showcase it for you.

Together, we have:

- Completed 50 projects in FY '18, bringing our total number to over 430 projects since 1982
- Transformed 60 new lives through Habitat's work, joining the over 800 individuals we have helped in the past 36 years
- Engaged 4,835 individual volunteers who donated over 34,000 hours to our mission
- Exceeded all expectations for our Women Build program, raising over \$150,000 for affordable housing and bringing 300 women out to our build sites to make decent housing a reality for hard working families
- Surpassed over \$11 Million in zero interest loans extended by HFHMM to families in need
- Welcomed over 125, 000 customers to our ReStores this past year, helping people to save money while supporting affordable housing
- Celebrated our 13th annual golf tournament that has collectively raised over \$1.5 Million to help build and renovate homes in Montgomery and Prince George's Counties

All of these accomplishments and more are possible only because of the support of our local communities. I know that I feel truly blessed to be part of this great organization and that the entire organization looks confidently to the future as we continue to build strength, stability and self-reliance through shelter.

Michael Clurman

Michael Clurman
Board Chair
Habitat for Humanity Metro Maryland

Our History

1982

Habitat Montgomery County is established



1999

"House that Congress Built" beginning of advocacy initiative



2013

Expanded to include Prince George's County
Affiliate name change to Habitat for Humanity Metro Maryland



2003

First multi-family project completed in Forest Glen



2014

19 townhomes completed in Gaithersburg

Silver Spring ReStore opens



1986

First home completed in Sandy Spring



2006

Gaithersburg ReStore opens



2016

Affiliate office moves to Silver Spring

300th project completed



2008

24 townhomes are completed in Burtonsville



2018

400th project completed

meet the Dires Family

For Yitayal Dires, the dream of homeownership for his wife and two small children motivated him to work two full-time jobs for the past three years. He desired to move from an unsafe and crowded living condition to his own home where his children could play in their own backyard. However, even though he worked two full-time jobs, he found very little opportunity to purchase an affordable home for his family in this area.

He heard about the Habitat for Humanity program and was eventually selected as a new homeowner-to-be. When they got the phone call announcing their selection, Yitayal's first thoughts were that "he now had the ability to provide a stable environment for his family, especially his 5-year-old son and 3-year-old daughter."

In order to secure the home with its affordably priced 30-year mortgage with a zero percent interest rate, the family completed 300 "sweat equity" hours. Yitayal and his wife Fatima worked on the construction site, volunteered in the ReStore and also attended homeownership workshops. Through their labor and the support of donors and volunteers, the family now enjoys greater self-reliance in a stable home.

When the big day arrived for the home dedication, the Dires' family joined with Habitat staff, volunteers, donors and family members to celebrate the completion of their journey. Little did the children know that not only did they walk into their new home, but also waiting in their backyard was a playhouse made just for them. With an older cousin in tow, they ran outside and began to enjoy the benefits of homeownership.



meet the Kibroms

Since Merhawi first moved to the United States in 2014, he always dreamed of purchasing a home for his wife and family. He first settled in Montgomery County and immediately began saving money to bring his family to this country and purchase a home. Three years after he arrived, his wife and two children joined him in his one bedroom apartment. Cramped and unsafe living conditions with an intermittent heating/air conditioning system only deepened his resolve to find a better place for his family. He had heard about Habitat and decided to apply for the homeownership program.

Merhawi remembers the excitement he felt when he first heard that he and his family were selected to purchase a home through Habitat. "I was desperate to physically see the home because I had dreamed of buying a home since I first came here." He continued, "I am most excited to be working on the construction of my home and that my children will grow up in a safe house and neighborhood." He and his wife worked diligently to complete their sweat equity hours by working on the construction site and completing their homeowner education courses. On the big day, the children were all smiles as they saw their new home and got to see their own rooms for the first time. Welcome home!



Volunteers

4,835 

individual Volunteers

34,391 
Total volunteer hours

\$830,200 
saved in Costs

donor VOLUNTEERS

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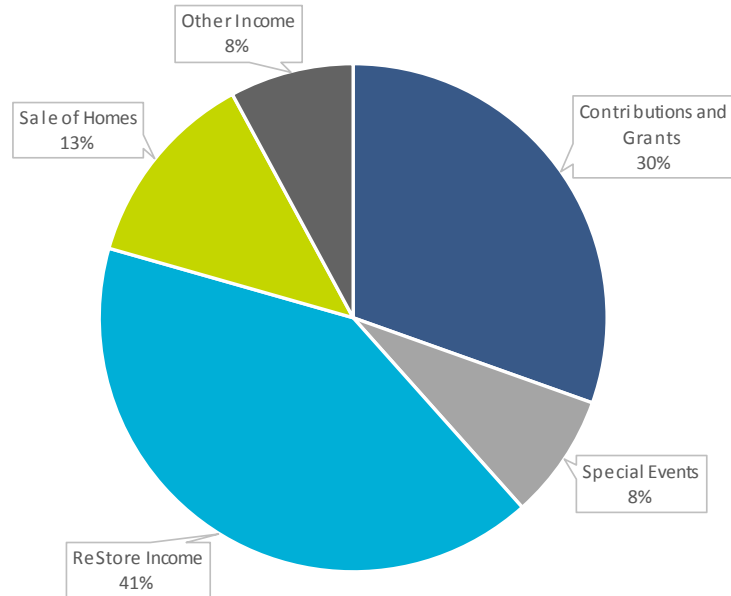
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FY2018

Financials

Fiscal Year '18 Income

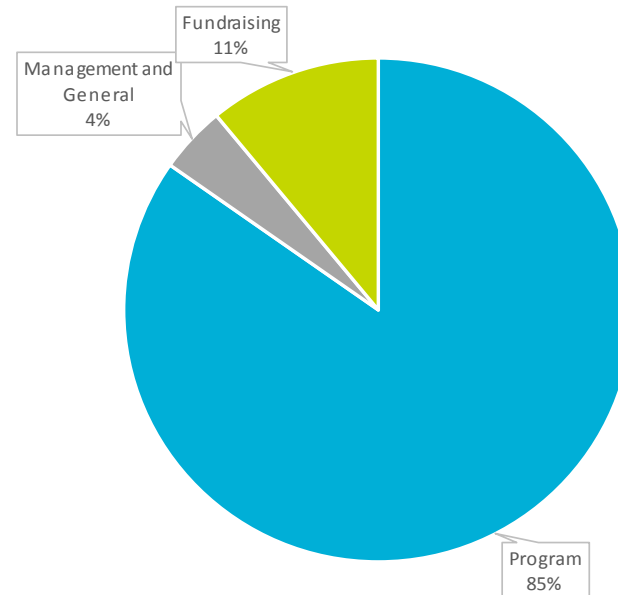


Fiscal Year 2018 Income

Contributions and Grants.....	\$1,303,987
Special Events.....	\$341,209
ReStore Income.....	\$1,756,689
Sale of Homes.....	\$544,000
Other Income.....	\$338,083

Total..... \$4,283,968

Fiscal Year '18 Expenses



Fiscal Year 2018 Expenses

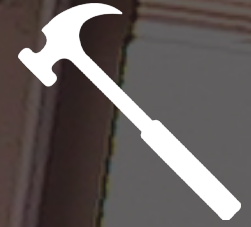
Program.....	\$3,770,982
Management and General.....	\$190,155
Fundraising.....	\$488,211

Total..... \$4,449,348

As part of our mission, Habitat for Humanity Metro Maryland sells homes to partner families at a 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 '18 is due to an accounting requirement and is not wholly a cash deficit for the fiscal year.

FY2018

Repairs & Weatherization



In FY '18, we completed 50 repair and weatherization projects that incorporated, when possible, aging in place modifications into the work scope and helped make homes more accessible for older adults. The repair projects included replacing the entire roof on 15 homes, installing new flooring in 3 homes where the old floor was damaged or posed a safety risk, replacing 10 HVAC units and 5 water heaters, and completing 7 ADA bathroom modifications.

For the 21 weatherization projects, each began with a third party audit by Elysian Energy from which a scope of work was created for the family to review and approve. Typically, the projects included adding insulation and air sealing attics, energy efficiency appliance upgrades, eligible HVAC replacements, replacing light bulbs and venting bathroom fans. These projects helped create safer, healthier and more accessible homes for 60 people in Montgomery and Prince George's Counties.

Repair Expenses
\$545,275

Global impact

Habitat for Humanity affiliates are encouraged to donate a 10% of what they raise in support of home construction in other countries, encouraging everyone to participate in the international effort to eliminate poverty housing. Since its founding, HFHMM has donated in excess of \$570,000 to building homes overseas resulting in 160 homes being built internationally. Currently, HFHMM is partnered with Habitat for Humanity Nepal for three years during which time we hope to help stabilize housing in disaster affected areas as well as provide safe and decent shelters in which families can raise their children.

The Global Village program is an opportunity for volunteers to help build decent and affordable housing around the globe. Our affiliate has sent groups to rural Armenia, El Salvador, Fiji, Indonesia, Lesotho, Nepal, and Portugal.

**Total Lifetime Tithe To
OTHER COUNTRIES
> \$570,000**



ReStore

Habitat for Humanity ReStores play an integral part in Habitat's mission, bringing financial support for our work. This enables more homeowners to achieve the strength, stability and self-reliance they need to build better lives for themselves and their families. Proudly owned and operated by Habitat for Humanity Metro Maryland, our two ReStores 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 purchasing 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.

Total **FY18 ReStore** Sales
\$1,753,700

Total **FY18 ReStore** Customers
125,781

Total **FY18 Items** Sold
213,031



Women build

Women Build enables women to take a proactive step in serving their communities by building strength, stability and self-reliance through housing. Through this program, women gain the confidence and skills to lay bricks, pound nails, install windows, raise walls, and create hope. This year, over 300 women came together to help local families build a decent and affordable place they can call home. Raising over \$175,000 from 600 individuals and businesses, these women helped to transform lives by making decent and affordable housing a reality for people in need.

Thank you to this year's sponsors:

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Host Hotels & Resorts • United Therapeutics

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2018



13th Annual Golf Classic



On Friday, June 1, 2018, Habitat for Humanity Metro Maryland held its 13th Annual Golf Classic at the Whiskey Creek Golf Club in Ijamsville, Maryland. The nearly \$136,000 in proceeds raised from the event directly helps HFHMM continue its work of building decent & affordable housing with 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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Thank you to this year's food sponsor:
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\$100,000+

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\$1,000+

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While we made every effort to ensure accuracy, we apologize for any errors.

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