



Fiscal Year 2011 Annual Report

*We Build More Than Houses.
We Build Families, Communities
and Hope.*

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Montgomery County, Maryland, Inc.



Welcome to Our Annual Report



Fiscal year 2011 has been a banner year for Habitat for Humanity of Montgomery County, Maryland, Inc. Through the expansion of our programs, we have been able to more than double the number of families that we have served.

We have decided to share this unique year with you in a special way. This annual report, presented as a calendar, is a compendium of HFH-MC's achievements in 2011. You will quickly see that there is more to celebrate than ever before. Some of our most notable accomplishments include:

- **Initiation of a new weatherization program.** This program was designed to offer free repairs to help combat high gas, electric and water bills in order to allow low- to middle-income families to make their homes more energy efficient. In 12 short months, we have weatherized 36 homes occupied by approximately 130 individuals.
- **Commencement of Phase II of the Neighborhood Revitalization Project.** Through NRP II, we have continued to rehabilitate vacant and distressed properties and revitalize and stabilize neighborhoods hit by high

foreclosure rates. So far, four homes have been revitalized with two more slated for completion in March 2012.

- **December 2011 purchase of 2.9 acres of land to build an affordable townhome community.** Consisting of 19 homes, this future neighborhood will be brought to life on Emory Grove Road in Gaithersburg, Maryland. This will be HFH-MC's first new construction project since 2008.

None of these achievements would have been possible without your generous support. As we approach the New Year, we look forward to continuing to engage you, a part of the Montgomery County community, as a vital piece of our program. Together, we can work even harder to eliminate sub-standard housing in Montgomery County and around the world, one family at a time.

Best wishes for a happy and healthy new year.

Sincerely,

Edward W. Hummer, Jr.
Chairman, Board of Directors
Habitat for Humanity of Montgomery
County, Maryland, Inc.



Fulfilling Our Mission



Our Purpose

Create simple, decent and affordable homeownership opportunities in Montgomery County, MD.

Our Vision

A community in which everyone has a decent place to live.

Our Mission

HFH-MC transforms lives by building simple, decent homes for families in need and uniting everyone around the cause of affordable housing.

Habitat for Humanity of Montgomery County's Impact on the Local Community in Fiscal Year 2011:

4 Rehabilitated Homes Completed

32 Weatherized Homes Completed

141 Family Members Served in Montgomery County

4 Families Served Internationally

350 Tons of Waste Diverted From Landfills

29,204 Total Volunteer Hours

9,500 Montgomery County Community Members Engaged



Looking Into the Future

- GENERAL NOTES**
1. The property is located on lot 1 of the 100-acre parcel.
 2. The site area is 2.90 acres.
 3. Existing impervious area (all to be removed): 0.000 sq. ft.
 4. Proposed impervious area: 0.000 sq. ft.
 5. Estimated disturbed area: 100,000 sq. ft.
 6. The property is within the scenic creek watershed.
 7. The property is in the RPT-1 zone.
 8. Boundary & topographic information shown herein is based on a field survey completed in March 2010 by Thomas A. Haines Professional Land Surveyor.
 9. Pipe labeled "HEDCP" shall be Horizontal Dimpled Reinforced Concrete Pipe.



Before

HABITAT FOR HUMANITY OF
MONTGOMERY COUNTY MARYLAND
LOT 1.4 SHIRLEY GROVE ROAD



FRONT STRIP ELEVATION

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UTILITY NOTES

1. All utilities shall be installed within the street and along subgrade prior to base course paving. Required certification that all crossings are installed prior to base course paving or full street placement.
2. All PEPCO cables in public right-of-way shall be in conduit.
3. All PEPCO cables for street crossing shall be installed prior to any street paving.
4. Above ground structures in RPT-1 shall be removed.

PAVING GENERAL NOTES

1. Provide sub-base at each lot in accordance with Montgomery County Standard 520.01.
2. The first 1.5 inch layer of the minimum concrete surface course must be placed as soon as final conditions allow after the minimum concrete base course has been placed. No traffic allowed on base course until the first surface course has been placed.
3. Materials used in the top 12 inches of sub-grade in side and life shall have a liquid limit not exceeding 40 and a plasticity index not exceeding 12. The maximum dry weight of this material shall not be less than 100 pounds per ft and shall be compacted to not less than 100% of the maximum density except for

Ground up construction is at the core of HFH-MC's mission; it unites neighbors, volunteers, our homebuyers and staff to create a better community. HFH-MC's last big construction project was a 24 townhome development in Burtonsville, MD. The project was completed in 2008 and since then HFH-MC has been acquiring vacant, distressed homes and rehabilitating them as part of the Neighborhood Revitalization Program.

We have big plans for 2012, including starting construction on our Maple Hill Project – a 19 townhome project on Emory Grove Road in Gaithersburg. HFH-MC purchased 2.9 acres of land at the end of 2011 and will spend the early part of 2012 preparing the land for building. This is a terrific neighborhood for our future homebuyers. The property is located in an area with fantastic infrastructure and is situated within walking distance of an elementary school.

The project will last into mid-2013 and will engage thousands of volunteers and donors from the Montgomery County community. This March, the project is still in the early stages, which means we're still looking for homebuyers, volunteers, and sponsors!

Upon completion of Maple Hill, 19 families will have the opportunity to purchase simple, decent, energy efficient homes with affordable 30-year, no interest mortgages.

Check out our web site for more information about Maple Hill at www.habitat-mc.org.

D.O. & E.C. FOSTER
L. 2290 F. 538



"ReStoring" & Reducing



In 2011, ReStore was more than just a thrift store. Environmental sustainability and public education was its priority. Not only did ReStore successfully divert approximately 350 tons of reusable materials from our local landfills, we introduced new efforts to do our part in protecting the Earth.

Our annual Earth Day event once again introduced environmentally responsible businesses to our customers and donors. Attendees were offered an energy and air leakage audit as well as an opportunity to learn about energy efficient home design.

We didn't stop there — just a few months later we introduced a new initiative to use all natural, vinegar based cleaning products, which we used in the store and taught the public how to make at home. In addition, our appliance recycling program allowed us to accept more than just resalable items. We took in hundreds of non-working appliances and other scrap metal material, keeping them out of the trash while raising funds for affordable housing.

Community support proved to be strong and allowed ReStore to continue its mission of supporting local, affordable housing. Both individuals and businesses generously donated furniture, antiques, appliances and building supplies in excellent condition throughout the year. In turn, we were able to offer shoppers affordable prices on a variety of quality goods.



Empowering Women



In 2010, a group of women from Women Build of HFH-MC embarked on a journey to help raise funds and rehabilitate a vacant, distressed home for a single mother and her daughter. Each woman had a different motive for being on the committee, but they all had one thing in common: a dedication to and passion for building a simple, decent home for a family in need.

2010 marked the first Women Build sponsored home in HFH-MC history. Through their efforts, the lives of one family were forever changed. Women Build in 2010 was such a success that many of the women who helped with the fundraising and construction of the first house came back to help a second time around.

In 2011, Women Build doubled their fundraising dollars and added a few new faces to the committee. For the year's first project, the committee volunteered to help a family of five consisting of a hard working mother and father, and 3 children.

Women Build is still young and always looking for new faces. To learn more about the program visit www.habitat-mc.org/events/women_build.html.



Strengthening Communities



As many of you may remember, HFH-MC launched the Neighborhood Revitalization Program in early 2009 and our affiliate has been renovating homes as part of this program ever since. Over the past few years, HFH-MC has been purchasing, gutting, and rehabilitating vacant, distressed properties in areas of Montgomery County that were hardest hit by the foreclosure crisis. The NRP not only allows our affiliate to provide additional, affordable homeownership opportunities to lower income residents, but it also helps alleviate the foreclosure crisis while improving neighborhoods.

Many of the homes we renovated had been vacant for years and were in desperate need of major repairs and energy efficiency improvements. Additionally, many of these homes had illegal basement apartments and had been occupied by up to 15 people at a time. As our affiliate began work, we were met by overwhelming community support from neighbors volunteering on site, lending tools, donating, or helping shovel driveways.

It is truly inspiring to see the community come together to create not only a healthier and safer life for a family in need of decent housing, but a better community as a whole.

In March of this year, NRP was completed. We would like to extend our sincerest gratitude for the tremendous support we received for this program.



Expanding Our Reach



Did you know that every Habitat for Humanity affiliate across the world is asked to tithe up to 10% of their unrestricted funds to an affiliate in another country? Over the past 29 years, HFH-MC has tithed in excess of \$200,000 internationally, serving more than 78 families! Our affiliate has funded the building of homes in Portugal, Haiti, India, and El Salvador.

In July of 2011, Montgomery County formalized its first Sister Cities partnership with Morazán, El Salvador. This provided our affiliate with a unique opportunity to provide Habitat for Humanity El Salvador with more than just financial capital. We joined a delegation of over 60 Montgomery County residents on a trip to Morazán, where we attended the signing of the Sister Cities agreement and spent a week building a home for an El Salvadoran family.

The level of poverty in Morazán is extreme and the need for decent housing tremendous. Our affiliate has committed to helping build three communities in Morazán, providing 100 families with decent housing. A few affiliate staff members plan to lead trips back to El Salvador in July of 2012 to begin construction on the first community center.

We'd love to see you there!

Interested in joining our global efforts? Contact Executive Director John Paukstis at 301.990.0014 x11 or john.paukstis@habitat-mc.org.



Going Green



HFH-MC launched its home weatherization program in 2010 as a part of Habitat for Humanity International's Neighborhood Revitalization Initiative. NRI is a community focused change model that combines traditional home building with new housing solutions allowing Habitat affiliates all across the U.S. to serve more families despite challenging economic times. Since the program was introduced, HFH-MC has weatherized 36 homes, serving nearly 130 individuals in Montgomery County.

HFH-MC's weatherization program focuses on creating a tighter home envelope so indoor air temperatures are easier to maintain as the majority of a home's energy use is associated with heating and cooling. Targeting low to moderate income homeowners who cannot afford to make energy improvements themselves is what truly makes the program work. Affordable homeownership does not end when the loan documents are signed and the keys are handed over; it extends for the entire time the owner lives in the home.

"There was a heat wave immediately after the work was completed. My family could not believe the effect of HFH-MC's weatherization! All the drafty areas were repaired and one very tiny window unit cooled off the entire house. Our house no longer felt like an oven in the summer!"

– HFH-MC Weatherization Client



Homeowner Spotlight



For three years, Koki stayed with family and friends moving from apartment to apartment without a stable place of her own. When Koki found Habitat for Humanity of Montgomery County, MD, Inc., she lived in one bedroom of a two-bedroom apartment with her infant son and mother. The apartment was shared with another family, but Koki's family only had access to their bedroom which they used as their living, sleeping, and eating space all in one. Not only was the family low on personal space, but the apartment had severe maintenance issues ranging from poor heating and cooling to no hot water in the bathroom. The most important thing to Koki when she applied to HFH-MC's homeownership program, was a healthy, stable environment where she could safely raise her infant son.

When Koki found out she was approved to purchase through HFH-MC's unique homeownership program, she was thrilled that she would be able to purchase a home that was safe and affordable. Koki worked hard to complete her required sweat equity hours while balancing a full time job and motherhood.

"Habitat fulfilled my dream of owning a home," Koki said. She strongly believes in Habitat's mission that every man, woman and child should have a decent, safe and affordable place to live. "Habitat builds with people in need regardless of race or religion."

For Koki and her family, "Purchasing a home is a major investment but most of all, it's a dream come true."



Celebrating Diversity



Habitat for Humanity of Montgomery County, Maryland, Inc. was thrilled to introduce the Pride Build program to our affiliate in 2011. As only the third affiliate across the U.S., and the first on the east coast, HFH-MC's Pride Build helped unite the lesbian, gay, bisexual and transgender community in the Greater Washington, D.C. area by sponsoring a home for a low-income family in need of decent, affordable housing.

Pride Build gained attention from local LGBT and Montgomery County media and raised over \$60,000 towards the rehabilitation of the first Pride Build home in March. Individuals and businesses conducted all of the fund-raising and helped turn the vacant, foreclosed and extremely distressed house into a decent and secure home in Silver Spring, Maryland.

Thanks to the efforts of Pride Build volunteers, and its major sponsors and donors, such as Marriott, a qualified and deserving family now owns their own home through the HFH-MC program.

October is LGBT history month! Celebrate diversity in your neighborhood and stay in touch with HFH-MC for Pride Build updates and information.





Get Involved!



There is a story of a young child who walked up to a Habitat volunteer taking a break on a job site. The child asked the volunteer what he was doing, to which the volunteer replied "I'm helping build that house". The child dug deeper, "are you being paid?" To which the man replied "no"; the child responded with a simple "that's crazy" and walked away. On the surface the child is right, the work that we do is crazy, volunteers building a house, zero interest loans – it doesn't make sense to the modern mind.

When you dig deeper, you discover it's not crazy after all, it's magic! This sometimes crazy partnership works! This partnership takes us to a place where communities and individuals don't hesitate to come together to help those who need a hand up. At HFH-MC, we know it takes more than lumber and drywall to build a house; it takes the hands, hearts and minds of volunteers, donors and community groups with a commitment to the notion that good, stable housing is a foundation for families and communities.

Volunteers and donors come in unexpected packages, and each one's contribution is different, unique and invaluable. It is the human and financial capital individuals bring to the table that makes Habitat's work possible. At HFH-MC our volunteers are our strength and backbone — the hands that make a house a home.

Donate, Volunteer, Advocate, ask yourself "What Will I Build"?

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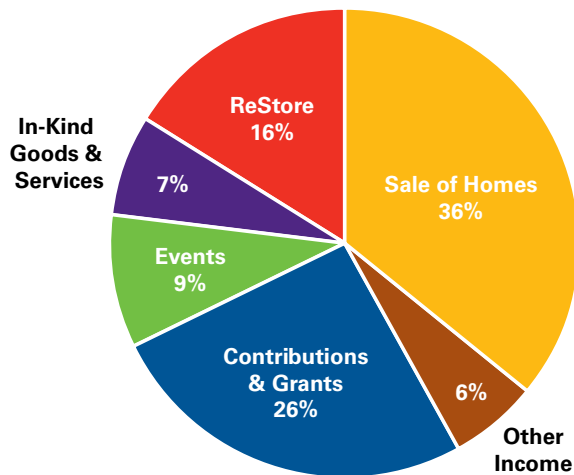
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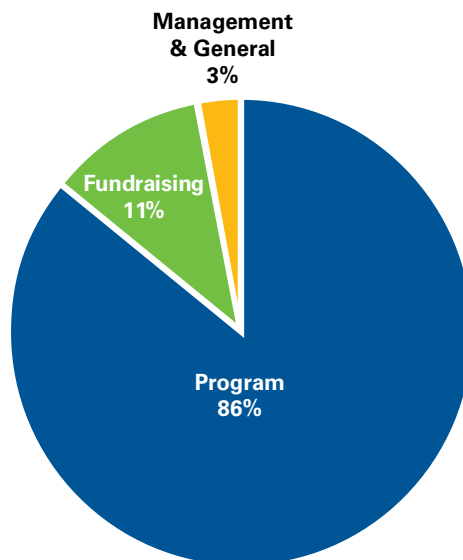
Special thanks to Paired Images for donating their time and photography to help create this report.

Financials: July 2010 – June 2011



Fiscal Year 2011 Revenue

Contributions & Grants	\$ 828,425
Events	\$ 270,997
In-Kind Goods & Services	\$ 222,570
ReStore	\$ 512,120
Sale of Home	\$1,126,701
Other Income	\$ 197,878
Total	\$3,158,691



Fiscal Year 2011 Expenses

Fundraising	\$ 368,098
Management & General	\$ 101,750
Program	\$2,904,760
Total	\$3,374,608



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