

A young boy with a joyful expression, wearing an orange shirt, holds a key with a circular logo. The logo features the Habitat for Humanity symbol (three stylized figures under a house) and the text 'Habitat for Humanity'. The background is a blurred outdoor setting with greenery.

# 2010 ANNUAL REPORT

 **Habitat for Humanity**<sup>®</sup>  
Portland/Metro East

## **Stable homes root families and communities.**

In stable housing, the walls are strong and the roof is secure. The family inside focuses more on thriving than surviving.

Habitat for Humanity is still one of the only organizations that offers homeownership opportunities to very low-income families. More than 200 local families have worked with us to build and buy their homes in Portland and Gresham.

The need keeps growing; we will keep building. *Will you join us?*



*cover photo by Sarah Galbraith*



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The Jimenez family is one of nine families at Habitat's Lents Landing community in southeast Portland. Five homes have been completed and sold, and the remaining four will be finished by the end of 2010.



## LETTER FROM THE DIRECTOR

This was a milestone year for Habitat in Oregon with the completion of the 1,000th home in the state. We also were proud to be named one of the 100 Best Nonprofits to work for by Oregon Business Magazine.

This year, we broke ground on a 12-home community in north Portland that will be the site of some of the most energy efficient homes we've built to date. Our nine-home subdivision in Lents was selected to be part of the *Build It Green* home tour. Also, our work on Jubilee Commons in Rockwood continued and the 23-home community is slated to be completed by the end of the year.

However, this has been a challenging year for so many hardworking families. There has been a 100% increase in the number of qualified families coming to us for a helping hand. This motivated us to work harder and think more creatively. We set the goal to increase the number of families we serve annually by 50% and to buy land now to support our next four years of home building.

We've found that we have a rare opportunity to establish affordable homeownership in neighborhoods that are suffering from foreclosure. Land has been identified in targeted, high need neighborhoods for prices 40% less than what we paid two years ago. But as quickly as this opportunity has presented itself, it will slip away. We must act now to take advantage of this opportunity to return our neighborhoods to stability and security.

Thank you for all your support this year, and I look forward to continuing our work together to provide more of our neighbors with a helping hand.

STEVE MESSINETTI, EXECUTIVE DIRECTOR  
HABITAT FOR HUMANITY PORTLAND/METRO EAST



Sarah Galbraith

Low-income families in Multnomah County average one move every 15 months because of rising rent.

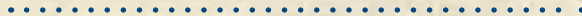
## How Habitat Works

No other housing organization in Portland and Gresham offers a 0%-interest mortgage to families making as little as \$21,000 a year (for a family of four).

Qualifying families must put in 500 sweat equity hours and complete a first-time homebuyer education program before purchasing their homes. This “build it and buy it” system gives families pride as they learn skills and put their own sweat into hammering and painting the walls of their homes.

Mortgage payments come back to Habitat and go directly into a revolving Fund for Humanity that is used to build more homes. Currently over \$600,000 in mortgage payments go back into the community annually.

Families purchase their homes at cost, thanks to volunteer labor and donations. This means that instead of being in a vulnerable and fragile economic position, families are able to save money for their future, give their children a stable home, and put money back into the local tax base.



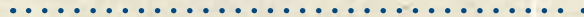


The Gonzalez-Hankins family will be moving into their Habitat home at Rivergate Commons in north Portland in 2011. Their current living situation exposes the family to lead paint, and is affecting the health of the children.

## Future Goals

Due to rising local need, we are expanding our goals to help more local families become homeowners by:

- Increasing Habitat's local home building capacity by 50%.
- Building a four-year inventory of land in targeted areas to support increased capacity.
- Upgrading the construction program to build more energy-efficient, healthy and sustainable homes.
- Expanding the first-time homebuyer readiness and support program to ensure all families successfully transition to homeownership.
- Broadening the volunteer program to mobilize more than 9,000 volunteers annually.







Lift with the knees! Volunteers helped to build 20 homes last year—passing our 200th home mark!



Volunteer Travis Stovall, of The Stovall Group, smiles at his handiwork during this year's Executive Build.



**Statement of Financial Position**  
**As of June 30, 2010**

**Assets**

Cash and cash equivalents	1,021,197
Prepaid expenses and other assets	96,262
Grants and contributions receivable	1,112,391
Inventories	3,341,012
Mortgages receivable at fair value	5,334,846
Buildings and equipment	358,197
Total Assets	<u>\$11,263,905</u>

**Liabilities and Net Assets**

Accounts payable	124,454
Accrued expenses and other liabilities	287,335
Tithe and Oregon affiliate distributions	119,073
Notes payable	2,210,713
Total Liabilities	2,741,575
Net Assets	<u>8,522,330</u>
Total Liabilities and Net Assets	<u>\$11,263,905</u>

**Statement of Activities**  
**July 1, 2009 - June 30, 2010**

**Revenue**

Contributions: cash, pledges and grants	3,648,843
Donated services, materials and equipment	207,009
Home sales	3,389,530
Other revenues	648,428
Total Revenues	<u>\$7,893,810</u>

**Expenses**

Program services	6,645,419
Management and general	214,819
Fundraising	425,832
Total Expenses	<u>\$7,286,070</u>

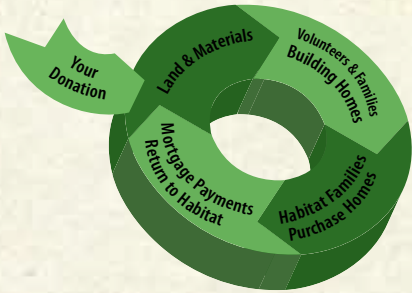
Change in Net Assets	\$607,740
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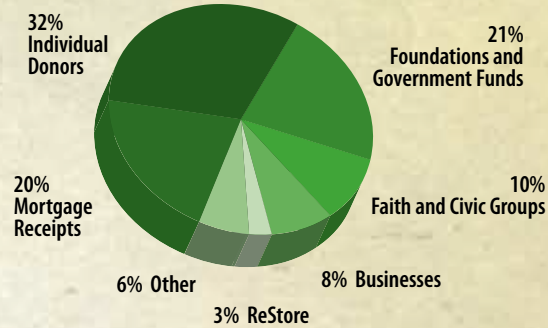
## Habitat's Fund for Humanity

Your donation lives on in perpetuity in Habitat's revolving fund model.



Donations enter into the revolving fund cycle as Habitat builds and sells homes. Our partner families make mortgage payments that continue the cycle and account for 20% of Habitat's annual support.

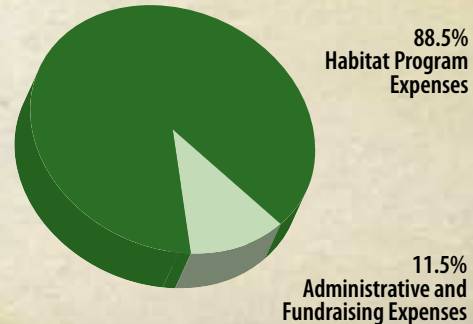
## Sources of Support



## Distribution Ratio

Over 88 cents of every dollar donated went directly toward building homes!

According to the BBB Wise Giving Alliance, responsible charities spend at least 65% of total expenses on program and spend no more than 35% of related contributions on fundraising.



# Thank You for Your Support!

(Cash and in-kind received between July 1, 2009 - June 30, 2010.)

## \$100,000+

City of Gresham  
John Gray Charitable Fund of the Oregon Community Foundation  
Habitat for Humanity International  
Portland Development Commission  
Thrivent Financial for Lutherans  
U.S. Department of Housing and Urban Development  
Harry & Nell Urling Trust

## \$50,000-\$99,999

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## \$20,000-\$49,999

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Georgia Young  
Roger Young  
Aviva Zigman  
Sharleen Zuern

## Legacy Society

Members of the Legacy Society have made plans to benefit Habitat for Humanity after their lifetime and have notified Habitat of their plans.

Gerry and Jory Abrams  
Sandra Adams and Raymond Sirchic  
Bob and Barbara Fankhauser  
Farley Living Trust  
Marjory Fischer  
Douglas and Sharon Hawley  
Beverly Hoeffler  
Christopher and Mary Kent  
Robin Krieger  
Glenda Chaite and Joe Lebzelter  
Hugh and Mair Lewis Charitable Fund  
Dean and Janice McCargar  
Ginny and Trevin Miller  
Mary Overgaard and David Cook  
Mildred L. Peters  
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Richard Rook  
Mr. and Mrs. J.W. Rosacker  
Kenny Yeats

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### **Our Vision**

A community where everyone has a simple, decent, affordable place to live and where poverty housing is unacceptable.



 Equal Housing Opportunity