



Home-Grown... and Growing!

2009 Annual Report

Letter from the CEO

"Home-Grown...and Growing!"

Our theme for this year's report begins with *"Home Grown,"* and reflects how Habitat for Humanity began as a small, rural grass-roots organization in 1976, founded by Millard and Linda Fuller. In a similar fashion, the Greater Columbus affiliate was established by 20 members of the local faith community in 1987. From that time, "home-grown" has been a core trait of our partner families as well—especially the children—who have benefited from the stability, pride and equity provided by growing up in a home of their very own.

"...and Growing" is how we are continuing to evolve in 2010, filled with inspiration and energy to meet the clear and growing need for affordable housing in our community. Growth—not just for the sake of it, but sustainable, financially sound, long-term growth in order to achieve our mission—is what spurred this affiliate to utilize new and creative ways to engage supporters and reach out to families in need in 2009. Such emphasis will continue to drive our efforts in the foreseeable future.

As this year also marks the 40th anniversary of Earth Day, I find that a theme of growth and *"greening"* connects all the myriad ways we are engaging partners and serving our families. We are looking at ways to "ReBuild" foreclosed, dilapidated housing stock that dates to the roots of early Columbus' neighborhoods, and working to bring them back to quality, livable standards. These ReBuild efforts will run concurrently with what is Habitat's traditional new-home construction role.

Overall, we are building houses that are more energy efficient to construct and own, and which follow universal design principles to be accessible to our families over their lifetimes. Through our ReStore, our volunteer "Green Team," and our *AccessAll Columbus* initiative, we are recycling *thousands of tons* of usable building materials, computers, metal and cardboard, thereby preventing what would be waste from ever getting to the landfill. And through our advocacy efforts on a local and national level, we are helping other agencies, partners, and affiliates engage members of Congress and help others from all over the country grow their ability to successfully affect public policy and funding for low-income housing.

It's an exciting time to be a part of our Habitat family. I invite you to come and see for yourself the impact we are having in our diverse central Ohio communities. Put on your work gloves, and come *Grow with Us!*





Mission

Habitat for Humanity works in partnership with God and people to build affordable homes, empower families, and develop communities.

Highlights of 2009

Helped 13 families leave substandard housing and discover the joy of becoming *first-time homebuyers*.

Prevented more than 1,500 tons of durable goods from entering the landfill by *recycling and reselling* usable construction materials and office equipment through **Habitat's ReStore**.

Directed more than **4,000 volunteers** who donated in excess of **63,000 hours** to the affiliate's mission.

Expanded and improved ReStore operations to increase revenue to just under **\$1.1 million**, more than offsetting **100% of affiliate's administrative expenses**.

Launched a completely **redesigned website** to better serve and inform the community, volunteers, and donors.

Provided 50 partner families with computers in their homes and recycled more than 125,000 pounds of computer-related equipment through the *AccessAll Columbus* program.

Adopted AWARE *green/universal design standards* to guide new construction and rehabilitation projects in **collaboration** with the City of Columbus and Franklin County.

Created a *volunteer "Green Team"* to recycle construction waste on site, and began recycling **cardboard and metal waste** through the ReStore.

Named **2009 Affiliate of the Year** by Habitat for Humanity Ohio.

Financial Information

steward -noun

a person who manages another's property or financial affairs; one who administers anything as the agent of another or others

accountable -adjective

responsible for having done; as of one's actions or of the discharge of a duty or trust

trust -noun

the obligation or responsibility imposed on a person in whom confidence or authority is placed: *a position of trust*

Habitat for Humanity-Greater Columbus is a tax-exempt 501(c)(3) nonprofit corporation supported by those within and outside of our local community who believe in our endeavors. Good and wise stewardship of all funds entrusted to us is an integral part of who we are and what we do. Our consistent efforts to be accountable, transparent and operate with financial integrity allow our donors to rest assured that their contributions are being effectively used to further the mission of building affordable homes, empowering families and developing communities.

As we look back upon 2009, a year that saw the completion of 13 homes, and forward to 2010, we find ourselves financially strong and well-positioned for the future. This is especially important in these uncertain economic times.

Our financial support is received in the form of contributions, from individuals, corporations, faith groups and other organizations, along with grants from Habitat for Humanity International and state and local government entities. Our ReStore also contributes significant funding. Total revenue from these sources in 2009 was over \$3.4 million. Additional revenues related to the sale of homes and mortgage servicing added another \$1.0 million.

Our expenses are categorized as either program services, which directly relate to construction and ReStore activities, administrative, or fundraising. Our total expense in 2009 was \$3.7 million; 82%, or \$3.0 million, was expended in program services. The remaining 18%, or \$0.7 million, served to provide support for our overall efforts, with administrative making up 10% and fundraising an additional 8%. Net income from ReStore operations and our Mortgage Principal receipts allowed us to cover *all* of our non-program related expenses, *and* contribute \$0.3 million toward our program activities through the Fund for Humanity.

Our unaudited 2009 Statement of Financial Position follows.

You may also view our most recent IRS Form 990 filings by visiting our website at www.habitatcolumbus.org.

Michael Cosgrove
Chief Financial Officer

Scott Moore
2009 Board Treasurer



STATEMENT OF FINANCIAL POSITION

As of December 31, 2009

ASSETS

CURRENT ASSETS

Cash and Cash Equivalents	
Cash	\$ 306,021
Investments	687,337
Total Cash and Cash Equivalents	<u>993,358</u>
Accounts Receivable	
Contributions Receivable	40,514
Grants Receivable	767,378
Mortgages Receivable	594,665
Total Accounts Receivable	<u>1,402,556</u>
Construction in Progress, Net	117,238
Other Current Assets	<u>63,049</u>

Total Current Assets 2,576,202

PROPERTY AND EQUIPMENT, NET	143,513
MORTGAGES RECEIVABLE, NET OF ALLOWANCE AND DISCOUNT	3,749,783
PROPERTY HELD FOR DEVELOPMENT	<u>39,703</u>

Total Assets \$ 6,509,202

LIABILITIES

CURRENT LIABILITIES

Accounts Payable and Accrued Liabilities	\$ 198,697
Deferred Revenue	71,623
Notes Payable, Related Party	74,300
Note Payable, Bank Line of Credit	<u>100,000</u>
Total Current Liabilities	<u>444,619</u>

NOTES PAYABLE RELATED PARTY, NET OF CURRENT POSITION 47,910

Total Liabilities 492,529

NET ASSETS

Unrestricted	5,654,576
Temporarily Restricted	<u>362,096</u>

Total Net Assets 6,016,672

Total Liabilities and Net Assets \$ 6,509,202

Unaudited



Habitat for Humanity-Greater Columbus

These donors provided critical financial support to help us achieve our mission:

2009 House Sponsors

Presenting Sponsors (\$100,000+)

Abbott Nutrition
American Electric Power Foundation
Thrivent Financial for Lutherans (*two homes*)
Walmart

Title Sponsors (\$50,000 — \$99,999)

Enterprise Housing Foundation
Habitat's ReStore
Women Build

Partial Sponsors (\$10,000 — \$49,999)

EMH&T
Integralink/Cobalt
New Albany Women's Network
Northwoods Foundation
OSU Campus Chapter
Simpson Strong-Tie
Wells Fargo Financial
Wells Fargo Home Mortgage

2009 Community Partners

Arlington Bank
City of Columbus, Dept. of Development
Community Development For All People
Community Shares of Mid Ohio
Federal Home Loan Bank of Cincinnati
Fifth Third Bank
Franklinton Development Association
Greater Linden Development Corporation
Habitat for Humanity of Ohio
Homes on the Hill CDC
Mid-Ohio Regional Planning Commission
Ohio Department of Development
Ohio Housing Finance Agency

2009 Gifts-In-Kind Gold Partners

1-800-GOT JUNK
Advanced Civil Design
Crane Plastics
Johns Manville
Owens Corning
Redemtech
Shelly Materials
Simpson Strong-Tie
TechUsed
Triam Marblene

2009 Faith Partners

Heritage Christian Church
Mifflin Presbyterian Church

Clintonville/Beechwood Adopt-A-House
Church of the Good Shepherd UMC
Columbus Mennonite Church
Immaculate Conception Catholic Church
North Broadway United Methodist Church
Olentangy Christian Reformed Church
Overbrook Presbyterian Church

Dublin Adopt-A-House

Dublin Presbyterian Church
Jerome United Methodist Church
New Hope Reformed Church
Prince of Peace Lutheran Church
St. Brigid Catholic Church

Eastside Adopt-A-House

Broad Street Presbyterian Church
Epiphany Lutheran Church
Holy Spirit Mother's Club
Peace United Methodist Church
Reynoldsburg United Methodist Church

Hilliard Adopt-A-House

Hilliard United Methodist Church
Indian Run United Methodist Church
Mountview Baptist Church
Scioto Ridge United Methodist Church
St. Brendan Catholic Church
St. James Lutheran Church

New Albany Adopt-A-House

New Albany Presbyterian Church
New Albany United Methodist Church

Northwest Adopt-A-House

Covenant Presbyterian Church
First Community Church
Holy Trinity Lutheran Church
Northwest Christian Church
Riverside United Methodist Church
Saint Mark's Episcopal Church
St. Agatha Roman Catholic Church
St. Andrew Catholic Church
Trinity United Methodist Church
Upper Arlington Lutheran Church

Worthington Adopt-A-House

All Saints Lutheran Church
Bethel Presbyterian Church
Bethel United Methodist Church
Gethsemane Lutheran Church
Meadow Park Church of God
St. John's AME
St. John's Episcopal Church
Worthington Christian Church
Worthington Presbyterian Church
Worthington United Methodist Church

Below is a list of the individuals who have chosen to help us fight sub-standard housing in Columbus through private gifts to HFHGC:

2009 Individual Donors

Master Builders (\$1,000 - \$5,000)

Anonymous (2)
David Bezaire and Susi Havens-Bezaire
R. Gary and Karen Butler
Ben and Karen Freudenreich
Ruth Gosner
Iain Grant and Jennifer Pick
John and Esther Harper
Karen Kennedy
David and Laura Kline
Stuart Knecht and Mary Anne Orcutt
Edward and Jacqueline Kochalski
Thelma Lape
David and Evelyn Locklin
Richard and Denise Maksimoski
Scott and Anne Moore
Ned and Mary Parrett
Paul and Kathy Rau
Robert Reinbolt
Thomas and Kathy Robertson
Stephen Scarbrough
Kyle and Karen Sharp
Gregory and Linda Smith
Michael Stacy
R. Charles Tonti
William Warner
Doug Yunker

Pillars (\$500-\$999)

Tom Battenberg and Helen Liebman
Dale and Martha Brinkman
Philip and Donna Brown
Roger Cole
Andrew Dunn
Steven and Carolyn Emrich
Henry and Harriet Fayne
Ronald Fomby
Nicholas and Jessica Gesue
Louise Guthman
Donald and Jean Huffman
Margaret Hull
Peter and Heidi Kourlas
Janet Krumm
Jeffrey and Wendy Luedke
Michael and Mary Anne Meagher
Paul and Dorothy Moore
Richard and Sylvia Moore
Michael and Linda Morris
Helen Pestel
Steven Piehler and Mary Ellen Franzen
Phil and Sue Reger

Timothy Schnapp
 Ellen Schneider and Stephan Vandine
 Dr. Gordon and Michelle Shecket
 Douglas and Anne Teske
 Sue Van Woerkom
 Phillip and Judith Waid
 Mark White

Framers (\$250-\$499)

John Alexander
 Mary Bezaire
 Megan Blackford
 Todd Bollinger
 Kevin Brammer
 Thomas and Anne Despres
 Katie Eberst
 Taymour El Hosseiny
 Phyllis Elliott
 Carl Evans
 Michael Fitzpatrick
 Steven and Lori French
 Robert and Christine Gawronski
 Sue Glander
 Christel Goodson
 P. Marcus Hamsher
 Richard and Faye Herriott
 Gretchen Humphrey
 Donna Hunter
 Richard and Marcia Ihlendorf
 Robert Jeffrey
 Thomas and Danita Kessler
 Carol Knoblauch
 Gregory and Eileen Kramer
 Jeffrey Liebrecht
 Reverend Darrel and Sandra Loar
 Nancy Long
 Robin Lynch
 Michael and Rhonda Macy
 Daniel and Beverly Martin
 Phillip McCorkle
 John McGeorge
 Patrick and Sally McNamee
 William McNichols
 Roderick Mehlhop
 Robert O'Connor
 Luella Parish
 James Phelan and Elizabeth Menaghan
 James Petrie
 Norman Quick
 Kent and Nancy Rinker
 Larry and Janet Robertson
 Charles and Jan Rodenfels
 Stephanie Shaw
 Barb Shoulders
 Norman Spain
 Joel Stern
 Kathleen Trimbur
 Linda Vozel and Warren Grody

James Warner
 Paul and Laura Williams
 Paul Younger

Ground Breakers (\$100-\$249)

Anonymous
 John and Meg Adams
 Raymond and Clare Anderson
 T.Scott and Krisann Applegate
 Robert and Joyce Avers
 Phyllis Bailey
 Gregory Barden
 Terry and Vicki Beard
 Caroll Beck
 Kenneth and Connie Becker
 Doris Berry
 Ronald Betz
 Ronald and Patricia Bitler
 James and Janet Blakeslee
 David and Ann Blombach
 David and Sally Bloomfield
 Craig Bohning
 James and Roberta Boucher
 Fred and Sherryl Bourgeois
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 Stephen and Vicki Buchenroth
 Warren and Verna Bulman
 Paul and Many Ann Burnam
 Patrick and June Burns
 Thomas and Crystal Busher
 Thomas and Laura Byrne
 James and Patricia Caldwell
 Essie Cannon
 Ronald and Rise Casteel
 Michael Close
 Sharon Cook
 David and Sharron Coplin
 Charles and Stephanie Corbitt
 John and Donna Crossman
 Carlton and M.J. Curie
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 Kevin Davis and Christine Fleisher
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 Stephen and Kathie Devoe
 Tom and Sue Devore
 Mary DiPietro
 Kevin and Molly Distelhorst
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 David and Lou Ann Doub
 L. Stanley Durkin and Madeline Shaw
 John and Wendy Edwards
 Matthew Ellis and Marjorie Burrell
 Margaret Endres
 Bernard and Linda Erven

Carl Evans
 Margaret Evans
 Carol Eyler
 Donald and Carolyn Farrow
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 Catherine Ferrari
 Albert and Kathleen Fisher
 Gerald and Mary Jane Francis
 Donald and Betsy Freytag
 Chad and Charlotte Friedman
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 Nathan Gabriel
 William and Roselyn Galli
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 Joseph Gasbarro
 Lenn Geiger
 Thomas and Jean Marie Gooley
 Lisa Graupmann
 Steven and Rene Haas
 Ronald Hall
 Melanie Harter
 Paul and Mary Henderlong
 Roger and Patsy Hendrix
 Eve Herold
 Harry Hershey
 Molly Herzog
 Matt Hickey
 Larry and Jean Ann Hilbert
 Thomas and Ann Hoaglin
 John Hood
 Timothy Howard and Mary Coppolo
 William Hubbard
 Jennifer Hubbs
 Jennifer Humphrey
 Fern Hunt
 Marian Huston
 David and Jean Ives
 Michael and Jody Jones
 Sylvia Jones
 John and Ann Kangas
 William and Paula Kautz
 Juanita Kemp
 Jeffrey and Carol Kettell
 Lucinda Kirk
 John and Margaret Kissel
 Richard and Joan Klitch
 John and Elizabeth Kocher
 Kathryn Krajnak
 Allan and Darlene Krick
 K. William and Ellen Kumler
 Scott and Jane Kutzley
 Gunther and Linda Lahm
 Paul and Patricia Lantis
 Richard and Donna Larkin
 Stanley and Carolyn Laughlin
 John and Jeannette Lauritsen
 William Leiter
 Ralph LeVan and Elizabeth Marsh

Ground Breakers (continued)

Howard and Donna Linder
James and Rhoda Long
Thomas Long and Peggy Bryant
D. Penny Loudermilk
John Lowe
Kendrick and Jean Lubker
Richard and Gail Lyndes
Steven and Linden Madara
Clarence and Sally Mann
Charles Marschall
Ilane Mathews
Thomas McCain
Michael and Diana McCullough
Linda McFarland and Jeffrey Grohs
Robert and Janie McIntyre
James McKee
Mary McMahan
Maxine Meagher
Joseph and Johanna Meara
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Ronald Miller
Robert and Inara Milroy
Terese Monnin and David Shell
Randall and Karen Moore
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William and Mary Jane Myers
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Margo Olson
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Atha Parnes
Gail Peterson
Richard and Janet Pfeiffer
Mason and Sara Pilcher
Dale Pitman
Jane Price
Nicholas and Erika Ragaji
Charles Rauck
Jeffrey and Veronica Reutter
Donald and Judy Renner
James Roechm
Daniel and Lynn Rohr
Jay Rosenberg
John Ross and Mary Krebs
Michael and Dorothy Rothgery
Patrick and Kathy Ryan
George Ryerson
Mohammad and Keiko Samimy
Patricia Sampson
Matthew Sanders
John and Mary Sandman
John and Margaret Schilling
Marjorie Schloss
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John and Judith Schumacher
Leslie Scott

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David and Sheila Seifert
Nancy Shaw
Julie Sherwood
William and Phyllis Shields
Terry and Carolyn Shoemaker
Lorene Carter Simmons
Laura Skaates
Margaret Smith
Stephen and Mary Smith
Trent and Shannon Smith
Roxanne Smith-Mansell
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Jeffrey and Laurie Strung
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Joseph and Ann Marie Tobon
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Thomas Ward and Susan Oakes
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Roger and Clare Warren
Charles Webb
William Webb and Nancy Hirsch
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David Whitaker
Brenda Wickline
Richard and Shyla Wilcox
John Wilkins
Maureen Wittenberg
Craig Wright
Kevin and Kenna Zeppernick
Jeffrey and Maureen Zimmerman
Louisa Zollo

A special thank you to all of our wonderful contributors who supported us through a tough economy. Every dollar counts, and every gesture is deeply appreciated.

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Habitat for Humanity

Greater Columbus

3140 Westerville Rd.
Columbus, OH 43224
Phone: 614-HABITAT
Fax: 614-414-0432

Habitat's ReStore

Phone: 614-RESTORE