



HARTFORD AREA HABITAT FOR
HUMANITY ANNUAL REPORT

2013-2014

COME TOGETHER AND BUILD TOGETHER



Dear Habitat Family and Friends

What can I tell you about Hartford Area Habitat for Humanity in 2013-2014? First Off: We truly believe in community—we truly believe in breaking the bonds of poverty. This affiliate believes that when people have a decent place to call home it changes everything else. We believe that everyone, everywhere, has the right to a decent, safe, and affordable place to live. In 2014-2015 we have returned to our simple mission: *Seeking to put God's love into action by coming together to build homes, communities and hope.*

While our mission may be simple our goals and achievements this year are anything but, 2013-2014 has been a year of reinvention and revitalization for our affiliate. We embraced a new social enterprise by opening the ReStore™ in Bloomfield, Connecticut. The success of the ReStore™ demonstrates the significance of providing a *Hand Up, Not a Hand Out*. We carry this principle across all aspects of our operations. The application of new technologies and new staff has invigorated the affiliate allowing us to celebrate numerous milestones. In 2014, we gave birth to A Brush with Kindness which enables the affiliate to collaborate and partner with our target neighbourhood to assist with exterior repairs.

Moving forward Hartford Area Habitat intends to continue to evolve and adapt, but we will never forget the foundation on which all of our successes are built. Over 25 years our predecessors worked diligently to bring everyone together to *Build More Than A House*. The work of individual volunteers, corporate partners, faith-based organizations, and so many others has allowed us to build nearly 500 homes locally, and world-wide. I believe the stewardship of that *legacy* is both an honour and responsibility. In fiscal year 2015-2016 we are building on that history—we are building on that *foundation*—to carry Hartford Area Habitat's legacy another 25 years and beyond. To that end our plans for 2015-2016 include expanding the services offered by our Family Service department. Hartford Habitat is in a unique position to assist our partner families and the greater Hartford community address financial literacy, maintenance, college planning and financing and the various other skills needed to achieve financial freedom.

The continuing support of our partners, volunteers, and donors allows us to touch as many lives as possible every year. I am truly honoured to serve as the Executive Director and look forward to our continued partnership. Thank you all for *Coming Together and Building Together* with Hartford Area Habitat for Humanity!

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Karraine Moody,
Executive Director



U.S. affiliate fact sheet

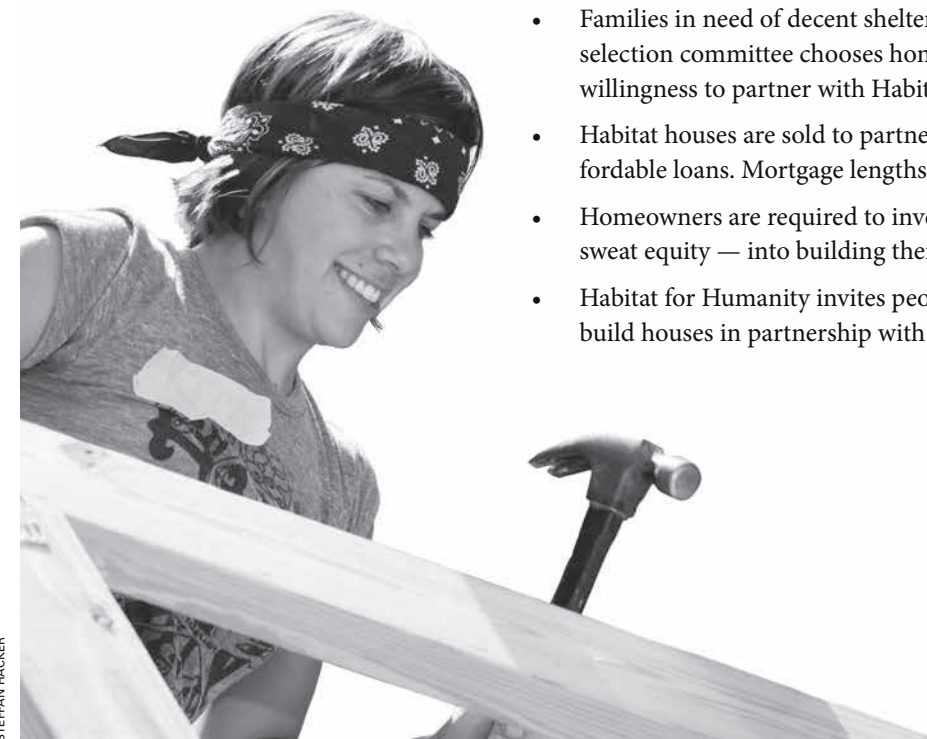
Habitat for Humanity strives to make shelter a matter of conscience and action for all people.

About Habitat for Humanity

- Habitat for Humanity is a global nonprofit Christian housing organization dedicated to breaking the cycle of poverty by eliminating substandard housing and homelessness from the world.
- Habitat for Humanity is a worldwide, grassroots movement with a presence in more than 70 countries.
- In the United States, Habitat for Humanity's work is accomplished at the community level by more than 1,400 affiliates — independent, locally run nonprofit organizations.
- All U.S. Habitat affiliates are asked to "tithe." Through our Tithe program, local Habitat affiliates are not only eliminating poverty housing from their own communities, but also eliminating poverty housing in communities around the world.
- Habitat for Humanity strives to make shelter a matter of conscience and action for all people.
- Habitat for Humanity believes that affordable housing is a critical foundation for breaking the cycle of poverty.

Partnering with Habitat for Humanity

- Families in need of decent shelter apply to a local Habitat affiliate. The affiliate's selection committee chooses homeowners based on their level of need, their willingness to partner with Habitat and their ability to repay the loan.
- Habitat houses are sold to partner families at no profit and financed with affordable loans. Mortgage lengths vary but are usually between 15 and 30 years.
- Homeowners are required to invest hundreds of hours of their own labor — sweat equity — into building their own and other Habitat houses.
- Habitat for Humanity invites people of all backgrounds, races and religions to build houses in partnership with families in need of affordable shelter.



STEFFAN HACKER

Dear Habitat Supporters

Hartford Area Habitat for Humanity celebrated its 25th Anniversary in 2014 and there are many wonderful things to highlight. The ReStore™ located in Bloomfield, Connecticut, opened in 2014 and was met with an outpouring of community support. Along with increasing home ownership, we also launched Habitat's Brush of Kindness Program, which gave us the ability to serve more families in the community. Last but not least, I am excited to report that we have hired Karraine Moody, our new Executive Director, to move our organization forward. She brings a passion for the mission and an energy that is contagious.

As we move into 2015, we begin the implementation of our 5-year strategic plan and look to heighten our impact in the community by:

- Increasing the number of families we place in homes;
- Expanding our model to include keeping people in existing homes through critical home repair, A Brush with Kindness and home rehabilitation projects; and
- Adopting a neighbourhood approach for broader impact in the local community.

To accomplish our mission, we rely heavily on individuals like you to join us in our goal of *Building More Than a House*. Our success has been, and will continue to be, built on volunteers, donors, sponsors and community stakeholders. The commitment and support from each of you who has devoted time and resources to our mission is what drives us closer toward Habitat for Humanity's vision of "a world where everyone has a decent place to live."

With your help, we continue to put God's love into action by *bringing people together to build homes, communities and hope*, and we will not stop until every hardworking family in Greater Hartford has a safe, affordable, decent place to live.

Lisa Chirichella
Board President

Our success has been, and will continue to be, built on volunteers, donors, sponsors and community stakeholders.



Building Homes, Communities, and Hope.



A Interview With Board Member Matt Cooper

What started with day on the build site became a lifetime of dedication to Hartford Area Habitat for Humanity's mission to Build Homes, Communities, and Hope. Board Member Matt Cooper tells his Habitat Story.

Can you tell us a little about how you came to Hartford Area Habitat for Humanity?

Growing up I was always involved in sports. Mainly I played baseball, but I was always playing one sport or another in high school and later in college. That is how I did my first build. With my team. It was great and I really liked it.

So you have been building with us since High School?

No. I went on to college and continued to play sports, which didn't leave a lot of time for anything else. Like everyone else I was busy with building my life and I just couldn't make time to get involved. It wasn't until after college that I started thinking about service work again and wondering what I could do for the community

I had done Habitat in the past and my family had been involved with construction so it seemed like that would be a good place to start. I volunteered for a public build day and knew that I had made the right choice. After that I was hooked.

What led you to become a Board Member

Although I loved being on the build site--and I still do--I

knew that I could do more. I thought my skills might of a good use to the affiliate. Plus, the more involved I got the more I wanted to be involved. That is one of the magical things about this affiliate, and Habitat in general, once you see the work you do change someone's life you can't help but wonder "what else can I do?"

What else can people do?

There are many ways to help Hartford Habitat for Humanity that aren't just building. Giving of your time is important, but so is financial giving, and acting as an advocate for the work we do. It all helps to ensure the future of the affiliate.

Speaking of the future. With a new baby on the way do you think you will push your children to volunteer with Habitat?

[Laughs] No. I wouldn't want to push my kids to be involved with Habitat. I think that if they see it, if they experience it on their own, they will see how important the work that Habitat does is. I want them to be able to make that choice on their own, because I think that if anyone experiences just what Habitat does for themselves they can't help but want to be part of that.



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2013-2014 Events

Whether a Fundraiser, a Friendraiser, or Community Outreach, Hartford Area Habitat For Humanity's events are the cornerstone of our development efforts. Come Together and Build Together with Hartford Area Habitat for Humanity.

Our events are the cornerstone to Hartford Area Habitat for Humanity's fund-raising efforts. Annually, our events help to generate an average of \$240,000 for the affiliate, or roughly enough to fund two houses. However, more than the fiscal benefits our events help our affiliate connect with our constituents, supporters, and the community at large. Every year thousands of people join Hartford Area Habitat for Humanity at our events. Our events let us meet with our supporters face to face. They allow us to **Come Together to Build Together** to cultivate support and attract new constituents. And the support generated from these events is without parallel when it comes to getting Hartford Area Habitat for Humanity's mission out to the community.

Sticks-For-Bricks

For 20 years, the Sticks for Bricks Golf Tournament, has been Hartford Area Habitat for Humanity's kick-off event. Every year our corporate partners, volunteers, and supporters Come Together and Build Together for a great day out on the links with Hartford Area Habitat for Humanity. But it's not all fun in the sun. The goal of the annual tournament is nothing short

of raising enough funds to build a house. This year's tournament netted over \$60,000 towards construction of our homes in Bloomfield.

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Corporate sponsors are important part of our Golf Tournament. Past corporate sponsors have included Cornerstone Advisers, Cowdery & Murphy, Liberty Mutual, and York Risk Services Group. The support that our corporate sponsors provide allows us to build more houses here in the Greater Hartford Region.

Gingerbread Build

The December 2014 Gingerbread Build in Blue Back Square,

West Hartford built more awareness for our mission than we could have imagined. Our friends at Starwood Retail Partners generously donated prime retail space at the corner of this premier shopping destination. Coinciding with the annual holiday stroll and Mitten Fun run over 1000 people visited our storefront location for fund-raising, fellowship, and fun.

Partnering with owners of local vintage shop Blaze and Bloom, we transformed the vast and empty storefront windows into a holiday display of recycled goods, primarily from our ReStore.

Approximately 1,000 visitors walked through the Gingerbread Showcase of impressive homes built by bakers, businesses, artists, colleges, Bloomfield High School students, as well as many employees of Aetna, who helped sponsor this event. In addition to raising awareness, we are able to engage children and members of the community that we typically can't reach through building.

Women Build

In May, we hosted Women Build Week. This annual fund-raiser is part of a national program of Habitat International that enables women to gain confidence and skills to lay bricks, pound nails, raise walls and create hope.

Our corporate partners came out in force for this year's Women Build. Employees from Stanley Black and Decker, ESPN, and Beekley Medical Group raised funds and built homes, communities and hope in Hartford and New Britain.

Women Build doesn't exclude men, it's about including women and serving more families.

House of Faith

The House of Faith is an interfaith celebration of unity and fellowship. It brings together many faith communities working to fund and build a Habitat for Humanity house for a family in need of a decent, safe, and affordable place to call home. In a world that emphasizes differences, this build helps us focus on the ideals that bring us together to do good for

those in need. Habitat is a partnership founded on common ground, bridging theological differences by putting love into action.

In prior years, the House of Faith was called the House of Abraham, which brought together the three Abrahamic faiths: Jewish, Muslim, and Christian to fund and build Habitat houses on Loomis and Guilford Streets in Hartford. This year we have reached out to many more faith groups in the Hartford area to expand the participation beyond the Abrahamic faiths. Integral to these builds, the faith communities partner to develop off-site interfaith programming focused on

No matter the event our Constituents Come Together and Build Together to Support our mission

promoting discussion, understanding, action, and continuing collaborations among our various faiths.

This year's House of Faith was located at 271 Laurel Street in Hartford. It is a new, energy-efficient, single-family home with 3 bedrooms, 1.5 bathrooms, and off-street parking.

Build-A-Thon

The 2014 Build-A-Thon is Hartford Area Habitat for Humanity's week-long building blitz and biggest fund-raiser of the year. This annual event is in its 21st year, and is designed to bring together individuals, faith groups, corporations, small businesses and foundations throughout the greater Hartford community in order to build simple, decent, affordable housing for working families.

A Brush With Kindness

A Brush with Kindness is an exterior Home Preservation program that provides painting, landscaping and minor repair. ABWK helps low-income homeowners impacted by age, disability and family circumstances, who struggle to maintain the exterior of their homes, reclaim their

homes with pride and dignity. ABWK serves as a companion to your core building program, enabling you to serve more families, increase opportunities for volunteers and expand your base of sponsors.

Most importantly, A Brush with Kindness is part of Habitat's broader community development strategy, a holistic approach, which assists communities as well as families. It revitalizes the appearance of the neighbourhood, strengthens connections within the community, and helps preserve and create affordable housing. How does the program work?

- Habitat selects partner families based on income, need and willingness to partner.

- Habitat affiliates use volunteer labour and donated materials to keep costs low and take no profit for their services.

- A no-interest loan is made to the homeowner to cover the cost of the project. Payments are placed in a revolving fund to help A Brush with Kindness serve others in need.

- This program would not be possible without the generosity of Valspar, the cofounder and underwriter of the A Brush with Kindness program.

Why does Habitat for Humanity offer these exterior maintenance services?

- Families live in safe and well-maintained homes.

- Neighbourhoods are revitalized.

- Community connections are made.

- Affordable housing inventory is preserved.

HAHfH Development and Marketing strategy

Hartford Area Habitat for Humanity's ability to fulfill its mission is based on our ability to solicit support from volunteers, individuals, and corporate partners. HAHfH has a comprehensive strategy to generate support in the next fiscal year.

Hartford Area Habitat for Humanity's Development and Marketing focus through 2016 will be a continued growth of a diverse fund-raising programs, concentrating on aggressively increasing and growing the Corporate and Individual Major Gifts Program while continuing our sustained annual appeals, and Public funding revenue streams. HAHfH will incorporate a coordinated Small to Mid-range Corporation Engagement Strategy, Estate Giving, and Youth United Giving Plans into the fund-raising plan, while working with the Board Development Committee and the new Advisory Committee to build a strong culture of philanthropy at all levels of the organization.

Our annual fund program will seek to increase annual donations from individual donors through direct mail, monthly giving, annual fund-raising initiatives and crowd sourcing tools.

Using events such as the Gingerbread Build, Women Build, Sticks and Bricks Golf Tournament, House of Faith Build, and Brush With Kindness program, we aim to increase grass roots awareness and fund-raising for Hartford Area Habitat for Humanity activities across our region.

Key to the success of 2015 Fund Development plan is the implementation of the Corporate and Individual Donor Stewardship and Recognition plan.

Under the leadership of our Grants Manager governmental funding opportunities will be a continued priority. Management of current HUD based funds will take precedent; however, new local, regional, state, and federal funding opportunities will be identified.

HAHfH is working to build a strong culture of philanthropy at all levels of the organization.



2014 Yearly Audited Financial Statement

In 1989, the Mayo Family founded Hartford Area Habitat for Humanity with less than \$5,000 in start-up dollars. In our 25 year history our affiliate has grown into a multimillion dollar organization with nearly 500 homes built locally and worldwide.

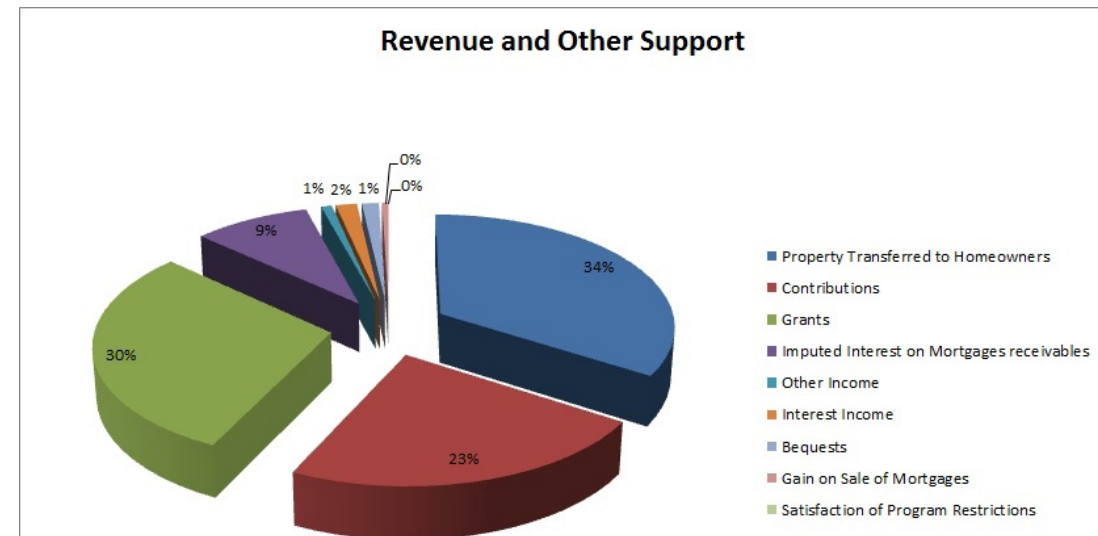
The key to our success is solid financial leadership and practices. In 2014, Hartford Area Habitat for Humanity was awarded a four star rating by Charity Navigator. Founded in 2001, Charity Navigator is the nation's largest and most utilized evaluator of charities and nonprofit organizations. With a 99.20 rating score (out of a possible 100) Hartford Area Habitat for Humanity stands as one of the highest rated Habitat for Humanity affiliates nationwide--higher than Habitat affiliates in Houston, Sacramento, and Greater Los Angeles.


Building on the foundation and successes of our 25 year history Hartford Area Habitat for Humanity is moving forward into the future. Exploring new initiatives, expanding our areas of service, and finding new revenue streams is helping to ensure the future of Hartford Area for Humanity for the next 25 years--and beyond.



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Consolidated Statement of Activities and Changes in Assets			
	2014 Totals	2013 Total	
Revenue and Other Support			
Property transferred to Homeowners	1,549,934	1,000,000	
Contributions	1,048,521	2,066,306	
Grants	1,349,608	989,669	
Imputed interest on mortgage receivables	410,342	340,654	
Other Income	37,739	47,865	
Interest Income	74,070	137,276	
Bequest	60,000	0	
Gain on sale of mortgages	22,289	485.22	
Satisfaction of program restrictions	0	0	
Total Revenue and other Support	4,552,503	4,581,770	
Expenses			
General and administrative	232,759	275,169	
Fundraising	120,760	131,661	
Total Expenses	4,616,487	3,603,356	
Net Assets - Beginning of Year	7,985,924	7,007,510	
Net Assets - End Of Year	7,921,940	7,985,924	





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