

ANNUAL REPORT 2010

building homes building partnerships building communities



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THE NEW PARADIGM
SEEKS TO TRANSFORM
OUR COMMUNITY
TO A PLACE WHERE
SUBSTANDARD HOUSING
IS A THING OF THE PAST.



Dear Neighbor,

Habitat for Humanity of Greater Charlottesville has much to celebrate as we look back at 2010. During the year, we dedicated 13 homes that signify a new beginning for our hard-working Partner Families. Everyone benefits when a Partner Family earns the opportunity to purchase a home.

Habitat homeowners bring stability and commitment to the neighborhoods that they are joining. A broad-ranging analysis by the Joint Center for Housing Studies at Harvard University describes the extent to which homeownership benefits children. Among the findings, the study documents how much more likely children are to succeed at school and to become homeowners themselves.

Eight of the homes we dedicated this year are located in the Paton Street neighborhood, Habitat's first mixed-income development. Paton Street is Step One in our New Paradigm for Affordable Housing. As you will read in these pages, the New Paradigm seeks to transform our community to a place where substandard housing is a thing of the past. Habitat is working with a host of partners in our community to place affordable housing at the center of high-quality urban redevelopment.

Habitat's 2010 homes are centrally located in walkable neighborhoods on public transit lines. They are the most energy efficient homes we have built, including three that will be certified under the national LEED (Leadership in Energy & Environmental Design) program. We are building in denser models – duplexes, quadruplexes and row houses – to make the most of the land available, with design features that make neighborly interactions a regular part of everyday life.

Much of 2010 has helped set the stage for 2011, as Habitat for Humanity of Greater Charlottesville begins Step Two of the New Paradigm, the transformation of Sunrise Trailer Court. We hope to see you as this exciting and precedent setting project takes shape. Your generosity of time, talent and resources is making it possible. Our Partner Families, and everyone at Habitat, want you to know how grateful we are for all you do to eliminate local housing poverty.

Dan Rosensweig
Executive Director

Our Mission: A Hand Up, Not a Handout



Habitat for Humanity International

Since its founding in 1976, Habitat for Humanity International has pursued a vision that every man, woman and child deserves a chance to have a safe, decent and affordable place to live. Over the past four decades, HFHI has built more than 400,000 homes that shelter more than two million people in 3,000 communities worldwide.

Our Affiliate

Habitat for Humanity of Greater Charlottesville was founded in 1991 as an affiliate of HFHI, dedicated to building simple, decent, and affordable housing in partnership with low-income families and volunteers in the greater Charlottesville area. In late 2010, our affiliate dedicated the 100th Habitat home built in our area.

The Habitat Store

The Habitat Store accepts and sells used construction materials and other reusable items as well as new housewares and furniture. All store proceeds go into the Habitat building fund to construct more homes in partnership with local families.

Between 2003-2010, the Habitat Store...

- Topped the **\$800,000** mark in cumulative contributions to the building fund - the equivalent of **15 house sponsorships**
- Diverted over **5,000 tons** of usable items from the local landfill
- Provided **thousands of hours** of volunteer activities within the community

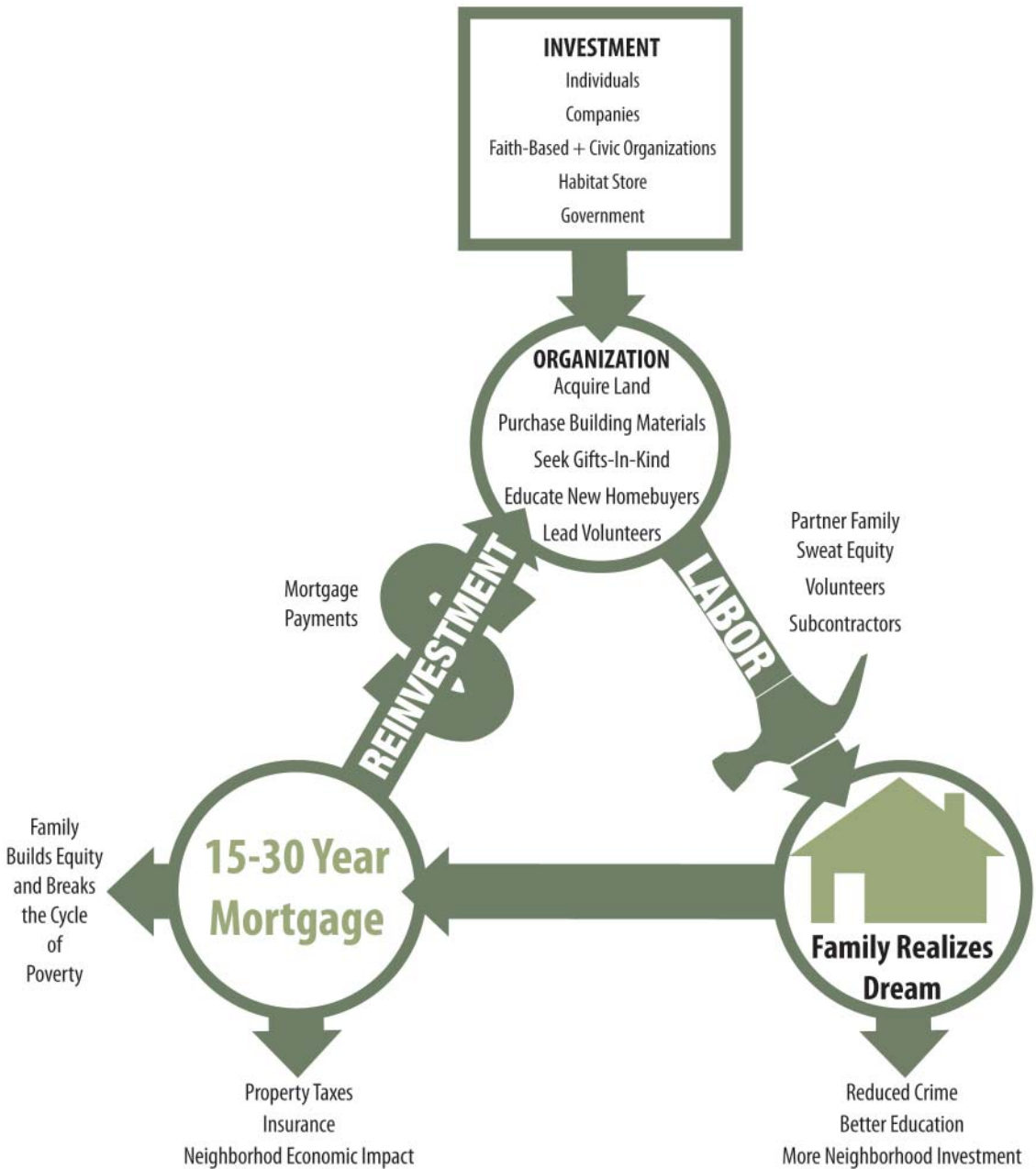


How Does Habitat Work?

Habitat does not give homes away. We build simple, decent houses alongside homeowners called Partner Families. Habitat sells houses to Partner Families at no profit and with affordable, no-interest financing. Partner Families make a down payment, invest hundreds of hours of “sweat equity” into theirs and other Habitat homes, and attend homebuyers’ education classes.

The mortgage payments that Habitat homeowners make go toward building new Habitat homes, creating what HFHI calls the “Fund for Humanity.” It is all part of our unique funding model [see diagram on page 5.] The dollar you donate to Habitat today will be building homes for many years to come.

Habitat's Sustainable Business Model



Every dollar donated to Habitat builds equity and helps create the Fund for Humanity, recycling donor investments through Partner Family mortgages back toward building more homes.

The New Paradigm



Charlottesville is on many lists as one of the nation's best places to live, work or retire but that is not the reality for many of our residents. Nearly 3,500 families in Charlottesville are spending more than half of their income on housing. In 2009, there were more than 600 families waiting to be considered for a Habitat home.

Affordable property has become scarce. Between 2002 and 2010, city building lot costs skyrocketed from \$13,000 to \$80,000. This led Habitat

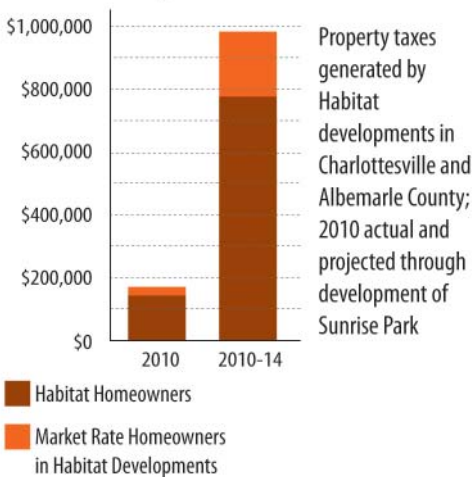
for Humanity of Greater Charlottesville to move past the "one lot, one house, one family" Habitat building model.

Habitat for Humanity of Greater Charlottesville's New Paradigm is a powerful response to the local affordable housing crisis. It has the potential to transform our community, and other communities in the U.S., into places where poverty housing is a thing of the past.

Our New Paradigm challenges us to build sustainably and efficiently. That means pursuing urban infill developments, building at a higher density in locations near public transportation, and incorporating green features. All of this saves our homeowners money and benefits our entire community.

Through the New Paradigm, we are proving to the rest of America that affordable housing can form the centerpiece of strong neighborhoods and more connected and compassionate communities.

Community Reinvestment



Step One: Paton Street Neighborhood



In 2010, Habitat saw the completion of the first step in our New Paradigm for Affordable Housing. We finished the final homes in the Paton-Nunley Street development in Fifeville, transforming a neighborhood in the shadow of the UVa Hospital.

The neighborhood has 22 Habitat homes, two workforce housing units, and, when fully built out, will include 10 market rate homes in an attractive, close-knit neighborhood. Habitat's work on Paton Street began in 2006 with our Builders Blitz (six houses in six days.) This project has taught us how to rezone and create parcels for sale, build multi-family homes in the midst of mixed income neighborhoods, and galvanize the community through blitz builds. It has prepared us well for the challenges ahead.

Habitat is still building homes one family at a time – but we now build more of them, in attractive, walkable neighborhoods served by public transportation, where families are close to jobs, schools and services.

At Paton Street, we have literally watched Habitat's New Paradigm come to life.

Paton Street Partner Families



Altallal
Cook Burton
Duarte
Fields
Gaye

Duron



McDonald
Najrabi
Nzabandora
Poole
Sanda
Siddiqi
Wren
Yousfi
Zelee

Price



Greene
Hernandez
Kabagwira
Khawa
Kwizera

Hassan

Step Two: Sunrise Park



Habitat's next challenge is building our national precedent-setting Sunrise Park community. Sunrise Park will set a precedent as a trailer park redevelopment that rehouses residents rather than displacing them.

In 2004, Habitat purchased the Sunrise Trailer Court, a 2.2 acre parcel in the Belmont-Carlton neighborhood. At the time of the purchase, we assured the long-time residents that they could stay if they chose. Nine of the original families will form the nucleus of the new community.

During calendar year 2010, we readied ourselves for Sunrise by:

- Identifying 20 Partner Families who will join the nine current families to start the new Sunrise Park neighborhood
- Moving all trailers to one side of the trailer court in preparation for our phased development of the property. This will allow the current residents to stay in their neighborhood while their new homes are built.
- Raising the \$1 million needed to move forward with the project in 2011

Sunrise Partner Families

Almafraji + Aldolemi	Cook
Ayite	Davenport
Briggs	Dudley
Candalario	Gentry
Conley	Johnson
Johnson	Granados + Martinez-Hernandez



Conley
Johnson
Martin
Johnson

Mohammad

Payne
Shaver
Staton
Viglietta
Williams



Alston
Williams

Sunrise Park will have up to 66 new homes, half of them affordable. Habitat Partner Families will live in condos and attached homes, and the current Sunrise residents will live in affordable apartments. This beautiful new neighborhood will be a model for compassionate, inclusive, multi-income redevelopment.

Step Three: Southwood



Southwood Mobile Home Park, a hundred acre wood with 350 trailers, represents the greatest remaining opportunity in the Charlottesville region to combat the affordable housing crisis.

In 2007, Habitat for Humanity of Greater Charlottesville purchased Southwood, making us the largest provider of affordable housing in the county. Since the purchase, Habitat—assisted by our generous donor community—has invested more than \$1.5 million into infrastructure and safety improvements at Southwood, and our investments continue.

During 2010, Habitat reached two important milestones at Southwood:

- Habitat broke even on operations for the first time while investing \$230,000 in deferred maintenance projects
- Habitat hired a full-time Community Coordinator to help connect residents with social services and to work with families to prepare them for long-term housing choices.

We believe that Southwood, Step three in our New Paradigm, can be the real game changer in the affordable housing picture in Greater Charlottesville, as well as a model for other providers of affordable housing in the nation.

Habitat Invests in Southwood

2007: Habitat purchases Southwood

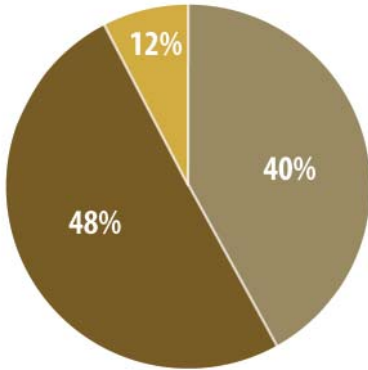
2008: Habitat completes renovation of the Community Center in partnership with the Boys and Girls Club

2009: Habitat teams up with Building Goodness to construct two neighborhood playgrounds



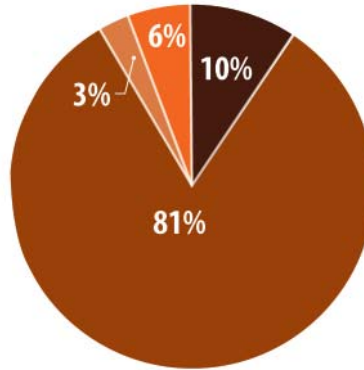
Fiscal Year 2010 Financials [July 01, 2009-June 30, 2010]

Organization Income \$7,916,841 Organization Expenses \$7,610,039
 percentages derived from Fiscal Year 2010 audit



contributions
 partner family mortgage payments + rent
 miscellaneous*

*miscellaneous includes income from Habitat Store



core mission* debt retirement
 administration
 development

*includes home building, family support and public education

Donor List [January 01, 2010-December 31, 2010]

\$10,000 +

Anonymous (2)
 Frank Anton Family
 Bike & Build
 I. J. & Hilda M. Breeden Foundation
 Carol H. Goldstein Charitable Remainder
 Unitrust
 Charlottesville Area Community
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 Chartwell Charitable Foundation
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 Commonwealth of Virginia Campaign
 The Conboy Duke Foundation
 Emmanuel Episcopal Church,
 Greenwood
 Farkas Family Foundation
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 Gordon & Lulie Gund
 Richard and Carolyn Gwathmey
 Memorial Trust
 Hunter Smith Family Foundation
 Keswick Community Foundation, Inc.
 John W. Kluge Foundation
 Lincy Foundation
 Quick Foundation

10

*funds in the Charlottesville Area Community Foundation

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 Wachovia Wells Fargo Foundation
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\$5,000 - 9,999

Anonymous (2)
 Bank of America Foundation
 W. Earle & Nicole Betts
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 Katherine Brooks and George Beller
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 Protestant Episcopal Church USA,
 Diocese of Virginia
 The Shubert Organization, Inc.
 SNL Cares
 St. Anne's-Belfield School
 St. Paul's Memorial Church
 UVA Chapter Habitat for Humanity
 Westwind Foundation

\$1,000 - 4,999

Anonymous (4)
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 Stephen & Hedi Berry
 Britten Foundation
 Wendy & Jack Brown
 Callahan/Caldwell Family Foundation
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 The Charles Fund
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 Susan W. Davenport & W. Edgar Spigle
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 Dominion Foundation
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Flint Hill School
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 Paul Huddleston and Dorianne
 Boudreau
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 LeRoi H. Moore Fund*
 Carl Lindner
 Local Energy Alliance Program
 James Manges

Donor List [January 01, 2010-December 31, 2010]

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Derry & Eugene Miller-Meyung

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Mike & Mary Chinn
Pamela Cipriani
Patrick & Kathy Concannon
Council of Region XV Episcopal Churches

David & Diane Schmidt
Suzanne & Mahon T. Smith
St. James Episcopal Church
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Henry & Antoinette Suydam
Anne Ternes
Stephen & Kathy Thornton

Robert Bradley
Eleanor Braun
Peter & Nancy Brooks
Stephen & Carolyn Brown
Thomas & Janice Brown
Janice Burnham
Nancy Burr and Brad Suter

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Muriel Foley
B.C. Fontana
Gus Fowler

Pernetha Gilbert
Carol H. Goldstein
Dr. Norman Graebner
James Hockman
Dr. Thad Kelly
John W. Kluge

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Sara Sellers Osteon
Ross Pickering
Thelma Gilkey Russell
William Herbert Shifflett
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Alice Augusta Stoeckle
Peggy Sydnor
Jean Lee Hill Woods

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Lillian Schafft
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Stock Building Supply
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Karen Walker
Washburn University
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Whirlpool Corporation
Whitney & Anne Stone Foundation
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Stanley & Marie Woodward
Peter & Sue Wurzer

\$500 - \$999

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Michael Bednar
Brian & Sue Berman
Blue Moon Fund, Inc.
Kathleen Bowman
Lawrence Burwell
Erich & Doris Buschman
Nancy & Joe Campbell
Charlottesville Albemarle Council of
Garden Clubs

County Line Baptist Church
Andrew & Bernice Dracopoli
Dulaney Fund
Daniel Feigert and Elizabeth Carpenter
Carol & Jerry Fisher
Franchisee Association
Arthur & Andrea Gartland
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Sandra Jones
Marcia Joseph
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Knights of Columbus
Kevin & Jean Kollar
Louisa County Chamber of Commerce
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Jenny Mead
Byron Mehlauff
Nancy & Zubin Mehta
Mental Health Services Fund*
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Meyung
Lloyd Miller
Marjorie Miller
Betty Mitchem and Carol Williams
Steven Newman
Peace Lutheran Church
John & Carolyn Pflug
Fred & Pam Richardson
Frank Robinson and Leigh Mason
Pamela Ross
Clarence & Donna Sampson
James & Caroline Satira

Stoner & Mary Tracy
William & Geraldine Tracz
Ron & Lynda Tweel
UVA Inter-Fraternity Council
Wayland Baptist Church
Peyton & Anda Webb
Henry & Zulema Weinschenk
Wells Fargo Community Support
Campaign
Wesley Memorial United Methodist
Church
Douglas Wheeler
Roberta Williamson
James & Judy Wyckoff
Yanceyville Christian Church

\$100 - \$499

Anonymous (6)
Advantage Office Systems
Juliet Alexander
Ralph & Karen Allen
Peter Almonte
Greg & Susan Anderson
Oliver & Martha Anderson
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Amelia Archer
Rives & Carrie Bailey
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James & Kathy Ball
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Contour Construction
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Northrup Grumman
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Ann Evans
Roy & Marge Farmer
John & Nancy Faulkner
Diana & Stewart Ferguson
Jim & Holly Fesler
First Baptist Church of Louisa
First United Methodist Church
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Wendy Flynn
Phyllis Fontana
Jane Foster
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Moirra Frost
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Michael Hyder
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Maribeth Mills
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Marshall & Virginia Thompson
W.M. & Elsie Thompson
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Wellford & Nell Tiller
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William & Dorothy Tompkins
Carl & Tori Tremaglio
Trimation, Inc
U.G. & Alice Turner
John Updike
Robert & Sharon Utz
UVA Greek House
UVA Inter Greek Habitat
UVA School of Nursing
Jeff & Linda van der Linde
Michael & Peggy Van Yahres
Mike & Heather Vanderweide
Chris Vonfrieling
Stephen & Catherine Vonstorch
Wachovia Matching Gifts Program
Walter J & Ruth Wadlington
Donald & Margaret Wagner

Donor List [January 01, 2010–December 31, 2010]

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David & Elizabeth Waters
James Weatherford
Michael & Allison Weber
Elliott Weiss and Jan Dorman
Martha Whitworth
Robert & Jane Whitworth
Dave & Lynnette Wilk
Denise Williams
George Williams
Thomas & Gail Williamson
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Robert Woodall
Elizabeth & George Wooten
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Evalyn Bishop
Frank & Jean Bisselink
Betty Black
Halsey & Carol Blake-Scott
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Avis Brown
Sherri Brown
Travis & Sue Brown
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Ann Burke

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Stesha Dunker
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Rachel Harrison
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Nancy Haynes
Sheila Hazen
Celine Heckel-Jones

In Honor Of...

Jerry Bailey
Nancy Burr
Maya Charleton and William Yasmin
Jim & Wendy Craig
Laurie Curtin
Ralph Dammann

Jane DeSimone and Frank Squillance
Moss and Caroline Dix
James Kauffman
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Joyce Murray
Jack and Betsy Myers
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Becky Pence
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