



Habitat
for Humanity®
Central Arizona



2012 – 2013
**Annual
Report**



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Thank you!

Through your continued support, Habitat for Humanity Central Arizona has been able to provide deserving families in need of decent, affordable housing the opportunity to fulfill their dreams of homeownership.

It is only with your generous donations, partnerships and volunteerism that we were able to grow our mission of providing affordable housing opportunities in spite of the challenging economic climate. Together, we served 259 families by building, renovating and repairing homes throughout Maricopa County and parts of Pinal County.

The year began with a flurry of activity, as Habitat for Humanity Desert Foothills merged its operations into Habitat for Humanity Central Arizona. The Board, staff, donors and volunteers of both organizations did a fantastic job ensuring that the merger was efficiently and professionally completed so that we could continue with our efforts to serve more families and make a bigger impact as one united affiliate.

All of us at Habitat are thankful for your contributions. Please know that each one of your gifts has positively impacted our mission. We look forward to having you as a life-long member of the Habitat for Humanity Central Arizona family.

In Partnership,



Roger Schwierjohn
President/CEO





Habitat for Humanity Central Arizona is a faith-based organization that advocates for the elimination of substandard, poverty shelter by creating partnerships to build, renovate and repair homes for families in need of decent, affordable housing.



2012 – 2013 Financials

Support and Revenue

Contributions	\$2,912,852	27.0%
Gross Profit on Special Events	\$85,032	0.8%
Other Income	\$120,141	1.1%
Investment Income	\$4,098	< 0.1%
Gain on Sale of Mortgages	\$106,928	1.0%
ReStore Net Income	\$306,942	2.8%
Mortgage Discount Amortization	\$1,009,594	9.4%
Donated Services and Materials	\$393,770	3.7%
Grants and Contracts	\$2,579,721	23.9%
Home Sales to Qualified Families	\$2,059,471	19.1%
Home Repair Program	\$220,197	2.0%
Change in Deferred Gifts	\$12,663	0.1%
Merger with HFH Desert Foothills	\$971,729	9.0%
Total	\$10,783,138	100%

Expenses

Program Services	\$7,239,893	80.1%
Loss on Impairment of Land Values	\$283,835	3.1%
Contributions to HFH International	\$110,022	1.2%
General and Administrative Services	\$795,012	8.8%
Fundraising	\$613,787	6.8%
Change in Deferred Gifts	-	0.0%
Total	\$9,042,549	100.0%

Net Assets Beginning of Year	\$21,030,419
Net Assets End of Year	\$22,771,008

Basis for Preparation

This condensed financial statement for Habitat for Humanity Central Arizona does not include all of the financial statements or footnotes required by generally accepted accounting principals. Habitat for Humanity Central Arizona is audited by CliftonLarsonAllen LLP. Copies of the audited financial statements are available at habitatcaz.org.



2012 – 2013 Programs



There is a critical need for simple, decent and affordable housing for low-income working families. Homeownership rates in the U.S. are at 65 percent – the lowest in 18 years. The world is experiencing a global housing crisis and in the United States more than 95 million people have housing problems.

Some live in overcrowded conditions, others live in squalor, some are homeless while others pay too much for shelter. In fact, more than 20 million U.S. households spend more than half of their incomes on housing. In spite of the area's housing recovery, neither Maricopa nor Pinal County residents are immune from our country's affordable housing problems.



We have built or renovated 957 homes since 1985 and have served 1,595 families.



Build, Renovation and Repair

Habitat for Humanity is committed to its mission of providing homes for qualified, hardworking families in need of decent, affordable housing. To complement our traditional New Build Program, we also have three additional programs to better serve both homeowners and the community.

The first program is the Renovation Program, which restores, refurbishes, and returns purchased or donated substandard houses to our communities' inventory of decent, low-income housing.

The second program is the Home Repair Program, which provides assistance to low-income homeowners in need of affordable repair services.

Lastly, in partnership with the cities of Glendale and Chandler, the Emergency Repair Program was developed to provide emergency home repair assistance to low-income homeowners.

Habitat Homeowners

Habitat provides low-to-moderate-income families a chance for homeownership and a better life by offering no-profit home mortgages. Applicants must meet the following criteria to become a homeowner: live in overcrowded, substandard shelter, earn between 30 and 60 percent of the area median income, have two years of steady, reliable income, have an acceptable credit history, be a U.S. citizen or Permanent Resident and be willing to contribute a minimum of 400 sweat-equity hours toward the building of a new Habitat home or a minimum of 200 sweat-equity hours toward a home renovation.



ReStores

Donated building materials and household items are sold to the public at discounted prices at Habitat's five Valley ReStores. Items include gently used donated furniture, home goods and building materials. Items donated to us are tax deductible. Proceeds from ReStore operations are used to support the Habitat mission. Almost 76,000 customers assisted the mission by generating \$307,000 in ReStore net sales.



We tithed 10 percent of our unrestricted operating revenue annually to Habitat for Humanity International (HFHI). We tithed \$110,022 to help fund HFHI-sponsored international builds.



During the 2012 – 13 fiscal year, 10,995 volunteers contributed 102,147 volunteer hours totaling \$1,343,040 in affiliate savings. The cost of building or renovating a Habitat home is significantly reduced by the volunteers who donate their time and talent to the mission. Volunteers embody the spirit of Habitat for Humanity and work alongside staff and homeowners to build, renovate and repair homes. In addition to working on construction sites, volunteers work in ReStores and in our Habitat offices. They also support the mission by serving on Habitat's board of directors and as members of the Faith Relations, Family Partner, Family Selection and Finance committees.

We were the first Habitat affiliate to build Leadership in Energy and Environmental Design (LEED) Platinum Certified homes in the United States. We have built or renovated 126 LEED Certified/LEED Certification Seeking Homes. All our homes are built to minimum LEED Silver standards.



2012 – 2013 Partners

In spite of the recovering economy, the community rallied to provide an outpouring of support for the Habitat mission.



Contributions from individuals, corporations, faith groups and foundations combined with donated construction gifts, materials and services provided the resources to serve 259 families through our product lines including 50 families that became first time homeowners.



Qualified, future homeowners are required to attend mandatory home buyer education, financial fitness and home maintenance workshops.



Habitat appreciates the on-going partnerships and support that we receive from local municipalities. This past year the City of Glendale provided Neighborhood Stabilization Program (NSP) funding and HOME Investment Partnership Program (HOME) funding which allowed us to renovate and/or build 13 homes. Habitat also received a Community Development Block Grant (CDBG) which provided funding for our high volume Glendale Emergency Home Repair Program which served 171 families in need of repairs that affect the health and safety of their home.



In Peoria, we received NSP-3 funding, HOME Funding and CDBG funding which allowed us to acquire, renovate and/or build 11 new homes within the City's targeted re-development area.

The City of Chandler partnered with Habitat by providing CDBG funding to begin an Emergency Home Repair Program within their city limits. We served 54 families in our first year.

Pinal County also provided NSP-3 funding and we were able to build three new homes for families in Apache Junction. Through our City of Phoenix partnership, we received a YouthBuild grant and land that enabled us to build a home while providing on-the-job construction training to young adults enrolled in the Maricopa County Skills Center.

The City of Tempe generously donated three lots and we partnered with home sponsors to build LEED platinum homes for families in need of decent, affordable housing.



2012 – 2013
Families Served



208 Families Assisted
by our **Emergency Home Repair Program**



7 Families Assisted
by our **Home Repair Program**



259 Families Served



44 Families Moved into New or Renovated Homes

- | | |
|---------------------------|-----------------|
| Acuna | Tempe |
| Ahossi/Tsogbe | Glendale |
| Andrade | Tempe |
| Bekele/Mulat | Glendale |
| Bello | Phoenix |
| Blanton | Apache Junction |
| Cabrera | Peoria |
| Carolyn | Surprise |
| Cavazos | Surprise |
| Cisneros | Peoria |
| Dinkins | Peoria |
| Duarte | Surprise |
| Espericueta | Phoenix |
| Espinoza | Glendale |
| Feleke/Midekso | Phoenix |
| Fernandez | Glendale |
| Fuerte | Mesa |
| Garcia | Glendale |
| Gomez | Apache Junction |
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| Reiger | Surprise |
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| Samora | Mesa |
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| Torres | Mesa |
| Tun/Gyi | Glendale |
| Valdez | Glendale |
| Woldemariam/Balcha | Phoenix |
| Yasin/Badru | Glendale |



2012 – 2013
Home Sponsors

Community Builders

- City of Glendale
- City of Peoria
- City of Phoenix
- City of Tempe
- Federal Home Loan Bank
- FineMARK National Bank
- Mutual of Omaha Bank
- Nordstrom fsb
- Pinal County
- Ramsey Social Justice Foundation

Home Sweet Home

- Discover Financial Services
- Episcopal Habitat Coalition
- HelmsBriscoe
- Lutherans Building for Christ Coalition
- QBE
- Salt River Project
- Southeast Valley Lutheran Coalition

Mighty Roof Raiser

- Bank of America Charitable Foundation, Inc.
- Thrivent Financial for Lutherans
- Wells Fargo Foundation

Stable Framework

- APS
- Mighty United Methodist Coalition
- Rio Verde and Tonto Verde Communities
- Saint Patrick Catholic Community
- US Airways
- West Valley Presbyterian Coalition

Strong Foundation

- Alcoa Engineered Products
- Ameriprise Financial
- Church of Saint Thomas More
- East Valley Christian Coalition
- East Valley Presbyterian Coalition
- Northeast Lutheran Coalition
- Our Lady of Perpetual Help Church
- Saint Andrew the Apostle Catholic Faith Community
- Superstition Coalition
- Timken Aerospace Aftermarket Solutions
- Total Transit Foundation
- West Valley Lutheran Coalition

Breaking Ground

- Bellevue Heights Church Foundation
- Donna and Thomas Brady
- Earl J. Bennyhoff
- First American Financial Corporation
- Jones Lang Lasalle Americas
- Kiewit Companies Foundation
- McMurtry Charities
- Roger S. Firestone Foundation
- Saint Maria Goretti Catholic Church
- State Farm Mutual Automobile Insurance Company
- Sue Ellen Fergusson

Additional Home Sponsorship Funding

- Bose Corporation
- Hamilton Sundstrand/UTC Aerospace Systems
- One Foundation
- Reams Foundation





2012 – 2013 Donors

Dream Builders (\$85,000+)

Discover Financial Services

QBE

SRP

Ramsey Social Justice Foundation

City of Glendale

City of Peoria

City of Phoenix

Pinal County

Federal Home Loan Bank of San Francisco

Platinum Hammer (\$50,000 – \$84,999)

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Lutherans Building for Christ Coalition

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Southeast Valley Lutheran Coalition

Thrivent Financial for Lutherans

Wells Fargo Foundation

Gold Hammer (\$25,000 – \$49,999)

APS

East Valley Christian Coalition

Mighty United Methodist Coalition

Rio Verde and Tonto Verde Communities

St. Patrick Catholic Community

Timken Aerospace Aftermarket Solutions

US Airways

West Valley Presbyterian Coalition

Silver Hammer (\$10,000 – \$24,999)

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Saint Andrew the Apostle Catholic Faith Community

Saint Maria Goretti Catholic Church

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Total Transit Foundation

The UPS Foundation

The WalMart Foundation

West Valley Lutheran Coalition

Bronze Hammer (\$5,000 – \$9,999)

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We are grateful for the support of all our donors. Recognized here are gifts made during the 2012 – 2013 Fiscal Year at the Dream Builder, Platinum, Gold, Silver and Copper Hammer level in addition to members of the Legacy Builder Society and In-Kind Partners.

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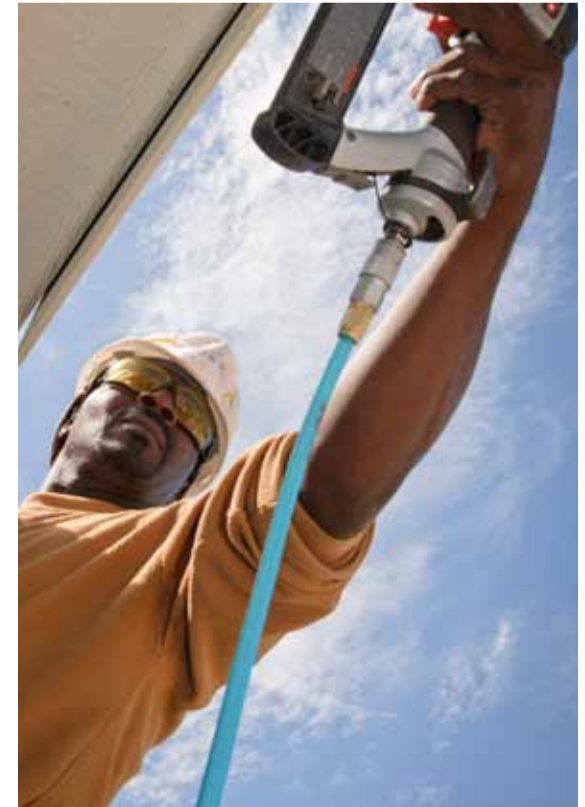
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