

The Cornerstone

2008 Annual Report



Reflections...

FROM THE EXECUTIVE DIRECTOR



How do you condense an entire year of so much hard work by so many dedicated individuals, both paid and volunteer, who accomplished so very much for families in need of safe, decent, affordable homes into a few short paragraphs? You don't! So, I will try to share a few thoughts that might trigger your own memories and thoughts of your personal contributions to the Habitat Mission.

During the course of 2008, we are proud that we all had a hand in the following:

- 7 houses received Energy Star certification
- 9 families and 32 children moved into safe, decent, affordable homes
- 144 partner families contributed \$140,000 to the real estate tax base
- 2,000 volunteers donated more than 4,000 hours of their valuable time
- 1,200 individuals made in-kind donations to Restore for resale to the public
- 6,500 sales transactions of home improvement products from Restore

While statistics can be a valuable tool when measuring "successes," there is no better measurement of success than the happy and hopeful faces of children and their parents when they are handed the keys to their Habitat home with the blessings of God and in the presence of their family and friends – including their Habitat family and friends.

Building the house is not the end result of our mission and our partnership – it is truly the beginning of a new opportunity for a family to reap the benefits of having a safe, decent home to call their own as they face the same day-to-day challenges we all face – feeding and clothing ourselves and our children, finding and keeping employment to pay our bills, securing medical insurance for our families, saving money to send our children to college, having the resources to care for aging or ailing parents and grandparents – in other words, living life as best we can in a difficult economy and facing an uncertain future.

All of us at Habitat continue to support our partner families as they pay their mortgage, participate in their Homeowner's Association meetings and events, continue their learning in home maintenance, and overcome obstacles – small and large – over the years. Some grow and flourish with relative ease, some seem to struggle almost endlessly, and a few succumb to overwhelming economic and personal pressures. Breaking the cycle of poverty is not easy – and we celebrate their joys and successes and are saddened by their setbacks and disappointments.

As we move into our 2009 build season, we are not oblivious to the serious challenges ahead, and at the same time we are optimistic about the opportunities that always appear. We will continue to measure our success as always – one family at a time. We hope you will continue to support us with the same positive outlook for families in Montgomery County - and around the world.

Diane L. Graham

A Glimpse Toward the Future...

MetLife Kicks off 2009 Build Season

A wonderful sponsorship gift of \$25,000 from MetLife is the catalyst for beginning our 2009 build season. Join us on Saturday, April 4th for a fun filled "blitz day" of constructing the basic "foundations" of a new home for Lakecia Thompson and her family. The house will be at 1719 Hannibal Ct. and is the sixth Habitat home in the Weaver/Clement neighborhood. Engage with a community of like-minded volunteers and enjoy the first day of a new life for another Habitat partner family. For more information and to sign up to volunteer please visit www.daytonhabitat.volunteerhub.com.

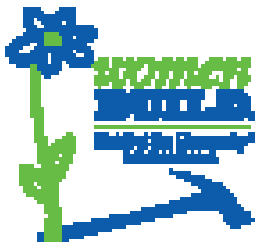


Sinclair to Host Return of Bike & Build

DOHH has been selected for a repeat visit by a dedicated cadre of young college graduates pedaling their way across the country to increase awareness of the ever-growing need for affordable housing in the United States. They will again collaborate with us by spending July 2nd at the 16th consecutive Catch the Building Spirit/Presbyterian two-house build on Stratsburg Avenue for the families of Monica Henderson and Rhonda Sims. Joining the partnership this year is Sinclair Community College, hosting their two-day visit in Dayton. Go to www.daytonhabitat.org and click on News and Events to learn more about Bike & Build.

Calling all Women!

Women Build is a program to nurture, recruit, and train women to build houses and empower them to take action against poverty housing. To be a part of Dayton Habitat's 10th Women Build please visit our website at www.daytonhabitat.org and click on Women Build.



...Sustainability

Taking Recycling to a New Level



The City of Dayton is partnering with Habitat in a unique deconstruction program that reduces the amount of waste going to the landfill, provides affordable building materials for reuse, and creates new opportunities for recycling to new markets. Our trained deconstruction volunteer team, led by experienced staff, will remove from structures scheduled for demolition windows and doors, cabinets and trim, appliances, furnaces, and hot water heaters to be sold to the public from our ReStore.

Montgomery County Solid Waste District is also collaborating by providing us with recycle trash bins at all of our build sites this year and Dayton Habitat continues its internal recycling efforts with two Abitibi bins in front of our offices for the collection of paper and by selling all scrap metals. All of these combined efforts add to income to help support the Habitat mission.

Other People's Money Rewards DOHH

Making a donation to Dayton Habitat for Humanity through Dorothy Lane Market's Good Neighbor Program and Meijer's Community Rewards does not cost you anything. Next time you shop at these retailers, simply swipe your membership card and Dayton Habitat will receive a percentage of your purchase. Please visit our website for information on signing up.



Hearts & Hammers - Leaving a Legacy

Since 1983, Dayton Ohio Habitat for Humanity has been providing safe, decent and affordable housing for families in need. In response to requests from dedicated supporters who want to ensure that the mission is sustainable for the benefit of future generations, we have established the Hearts & Hammers Legacy Society.

Please join those who have included a planned gift through a bequest by will, transfer of a life insurance policy that is no longer needed, a "payable upon death" bank account, a portion of an IRA, a contingency beneficiary of a retirement fund, or an outright gift. Your proactive plans today can make a difference to our community for decades to come. (Contact Development Director Frieda Brigner at fbrigner@daytonhabitat.org or 937-586-0860 x 20 for more information)

2008 Sponsors and Contributors

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Charles & Ann Simms
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(\$1,000 - \$4,999)

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Community Support

\$25,000 +

Catch The Building Spirit
Fund of the Dayton Foundation
City of Dayton
Encon
GE Money
Montgomery County
Thrivent Financial for Lutherans
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(Designated Gifts)
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United Way of Greater Dayton
(Designated Gifts)
UPS
Virginia W. Kettering Fund

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Coldwell Banker Heritage Realtors
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\$1,000 - \$4,999

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Jennifer Bond
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Andrea Miner
Ruth Moody
Tyler Morton
John O'Malley & Mia Kerivan-O'Malley
Linda Ponikwia
Presbyterian Women of Southminster
Gordon & Ruth Price
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Sibcy Cline Beaver Creek

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 St. Andrews Episcopal Church
 St. Marks Episcopal Church
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 Sugar Creek Presbyterian Church
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 Time Warner Cable
 Trinity Church-United Church of Christ
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 Terry Aldridge
 Deborah Amburn
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 Mark Burger
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 Emil Martinsek
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 Memorial United Methodist Church
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 Robert & Gertrude Reemelin
 Jane Rike
 Ed & Suzanne Rodabaugh
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 David & Robin Schwalbach
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 George Shaw
 Everett & Jean Smith
 Jonathan Smith
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 St. John's Lutheran Church
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 Terri Stark
 Frederick Steed
 Stephen Bell Elementary
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 Mary Taynor
 Scott & Margie Theibert
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 Edward Torpey
 Carl Towe
 Paul Ulrich
 United Christian Church
 Uptime Solutions
 Benjamin Van De Weghe

Pete Vlahos
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 Sandra Walker
 Monica Wallace
 Stephen Ward
 James Warren
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 David & Jan Welty
 Debra White
 Donald Williams
 Martha Williams
 Brian & Jerralyn Wood
 Christopher & Leslie Woodward
 John & Susan Wright
 Matt Wuerstl
 J.F. & V.A. Wyman
 Nancy Zeller

We would also like to thank the businesses who, through national partnerships with Habitat for Humanity International, donate materials for each house as indicated:

Lafarge – concrete
 Square D – electrical boxes & breakers
 Larson – Storm Doors
 Yale Locks – locks
 Valspar paint – paint
 Whirlpool – Refrigerator & stove

Many businesses and organizations donated materials to ReStore.

ADK Properties LLC
 Angler Construction
 Atherton Plumbing
 Bauer Roofing & Siding
 Bruns Inc.
 Capital City Group
 Charles V. Simms Development Co.
 Creative Banners
 Dow Chemical Company
 Greystone Properties
 Grove Legacy Properties
 Hara Arena
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 Kitchen Tune Up
 K-Mart
 L A Cook Enterprises
 Manco Real Estate
 PEO Sisterhood Chapter CH
 Pro-Build
 R&R Painting
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 Rexel Dayton
 Reynolds & Reynolds
 Rieck Services
 St. John's Lutheran Church
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 Marilyn Adamo
 Willis Adams
 Mark Adams
 Mehdi Adinehzadeh
 ADK Properties LLC
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 David Alexander
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 John Allen
 Teresa Amesse
 Jenny Anderson
 Robert Anderson
 Liz Anderson
 Nancy Andrews
 Katie Anello
 Angler Construction
 Pat Annarino
 Anonymous
 Dave Antoon
 Joe Apple
 Jacky Arnold
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 Atherton Plumbing
 Anne Athmer
 Joyce Audas
 Joyce Audas
 Steve Austin
 Tracey Austria
 Angela Autry
 Charles & Priscilla Avery
 Dominic Backowski
 MaDonna Badgett
 Sherry Bain
 Alan Baker
 Dennis Barber
 Susan Barber
 James Bardon
 Brad Barnes
 Marlene Barton
 Margaret Barwick
 James Basinger
 Paul Basinger
 Keith Basinger
 Bass
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 Richard Baughman
 Brad Beachdell
 Adele Becker
 Chris Becker
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 Frances Belford
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 Scott Belton
 Paige Benedict
 Cecelia Benford
 David Bentley
 Mike Berry

Dave Berry
 Kathy Bertini
 David Besser
 Michael Besson
 Taresa Best
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 David Bird
 Jenifer Birt
 June Black
 Millie Blanco
 Gary Blanton
 Tim Blaumeiser
 David & Susan Bodary
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 Clay Bohachek
 George Bohlen
 George & Pat Bohlen
 Eric Bonn
 Mary Bonnett
 Anne Booghier
 Dawn Borowski
 Marlene Borton
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 Marna Bosch
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 Ruth Brandon
 James Brandt
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 Charles Brentlinger
 Doug Brigner
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 Sarah Brood
 Arleen Brothers
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 Courtney Brown
 Ed Brown
 Steven Brown
 Larry Brown
 Melinda Brown
 William Brown
 Kim Browning
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 Michael Burgbacher
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 Michael Burke
 John Burkholder
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 Douglas Campbell
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 Capital City Group
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 Amy Carter
 Lisha Carter
 Ron Cattelan
 Diane Chance
 Charles V. Simms
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 Dennis Chatterton
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 Jerry Click
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 John Collins
 Eric Combs
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 Laura Conley
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 Linda Cook
 Karen Cook
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 Anne Cowan
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 Barbara Cunningham
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 Stull Dave
 Jeffrey Davis
 Bill Davis
 Charles Davis
 Craig Davis
 Steve Davis
 Holly Day
 Scot De Werth
 Tea Deckendorm
 Ron DeKamp
 Joan DeLong
 Aart den Hoed
 Daniel Denainghoff
 Mike Denney
 Wayne Dennis

Please accept our apology if your name is missing, misspelled, or is listed in the wrong group. Please contact our office to report the error at 937.586.0868 ext. 10

***Gift In-kind**

**** Monetary donation and gift in-kind**

Leslie Denton
 Shawn DeWeese
 Scot DeWerth
 Wilson Dick
 Ben Dietsch
 Mary Dinkins
 David Disher
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 Brian Donnelly
 Theresa Dorn
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 Beatrice Downey
 Lynton Dudley
 Alfonso Dudley
 Lynton Dudley
 Patrick Duffley
 Roger Duffy
 Roger & Rebecca Duffy
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 Robert Duley
 John Dunham
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 Jean Dybvig
 Norman Dycus
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 Mark Ebeling
 Dale Eby
 Dawn Eckerly
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 Richard Grodie
 Barbara Groff
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 Grove Legacy Properties
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 Cara Gruenwald
 Michael Gugger
 Debby Gullett
 Gayle Gyure
 Kevin Habel
 Richard Haerer
 Richard Haerer
 Louis Hagerdon
 Beth Hagger
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 Ron Halcomb
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 Victor Olsen
 James Olson
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 Lou O'Reilly
 Joe Oswald
 Mike Ott
 Gene Overholt
 Tom Ovington
 Lynn Owen
 Robert Palmer
 John Palmer
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 Gina Panalangan
 Lisa Parillo
 Tim Parker
 Freda Parker
 Paula Patton
 David Payne
 Don Pearson
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 Mark Penrod
 Fran Pentello
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 PEO Sisterhood Chapter CH
 Jarrod & Angela Perkins
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 Phil Raney
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 Carol Reedy
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 Patricia Reinhart
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 Cynthia Remm

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 George Sams
 Harry Sanford
 Saulnker Family
 Steven Schaefer
 Patrick Schatz
 Robert Schenck
 David Schindler
 William Schindler
 Doug Schiuley
 Anita Schmaltz
 Ruth Ann Schmaltz
 Linda Schmidt
 Ann Schneider
 Rosalie Schoerfeld
 Ken Schug
 Emil Schumaier
 Nathan & Sarah Schwab
 Carl Schweickart
 Marilyn Schweiterman
 Greg Scott
 Kathleen Scott
 Neenia Seagraves
 Lee Searens
 Dennis Seitz
 Bill Sellers
 Bob Sells
 Chris Sessler
 Pat Settles
 Anne Sewell
 Kelly Sferrella
 Toni Shade
 Marilyn Shannon
 Lisa Shearer
 Chris Shearer
 Linda Shelley
 Jennifer Shelhouse

Jerry Shell
 Bob & Lisa Shine
 Bob Shine
 Doug Shiveley
 Glen Shively
 Michael Shively
 Doug Short
 Richard Sieftring
 Sandra Simmons
 Charles & Ann Simms
 Katie Simon
 Wahdell Simpson
 Mary Sjostrom
 Philip Skardon
 Renee Slayback
 William Slusher
 Richard Smith
 Therman Smith
 Howard Smith
 Bonnie Smith
 Bruce Smith
 Cameron Smith
 Joseph Smith
 Mike Smith
 Nancy Smith
 Monica Snow
 Gary Snyder
 Bob Sommers
 Ken Sopczak
 St. John's Lutheran Church
 Bill Staffan
 Staffco Construction
 Staffco Construction, Inc.
 Gordon Stafford
 Marty Stein
 John Stephens
 Robin Stevens
 Mary Anna Stewart
 Julie Stitt
 Phil Stock
 Dennis Stone
 Peg Stone
 Brad Stork
 Betsy Striebel
 Betsy Striebel
 Kim Striebel
 Betsey Strickel
 Carol Suell
 Steve Sufke
 Terry Suitts
 Sukh Sandhu Martial Arts
 Glenn Sullivan
 Herb Summers
 Larry Sunshein
 Charles Suorez
 Patty Sutherland
 Richard Sutton
 Nancy Swaninger
 Hope Taft
 Daniel Tankersley
 Ann Tant
 David Taulbek
 Mark Taylor
 Marguerite Tepe
 Betty Terlecky
 Thai 9 Restaurant
 The Marianists
 Anthony Thomas

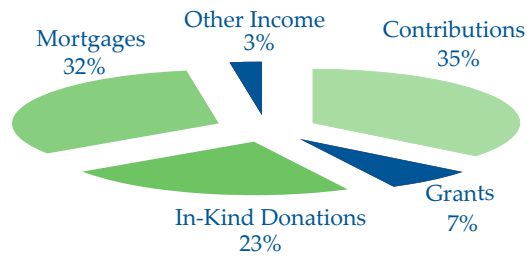
Lynne Thomas
 Adam Thompson
 Chris Thompson
 Donna Thompson
 Jamie Tinch
 Cindy Tinch
 Manuel Tiningco
 Kal Tinka
 Ann Townsend
 Tractor Supply Co
 Denny Train
 Patty Train
 Dick Trapp
 Jane & Sarah Trent
 Kathy Trimeloni
 Jonathan Troehler
 Susan Troutman
 Susan Troutman
 Wendy Trusty
 Steve Tullis
 Gerald Tumbush
 Virginia Turhorn
 Howard Ullery
 Sharon Urbanowicz
 Don Urbansky
 Anna Lisa Van Dine
 John Van Dyke
 Jeff Vance
 Sharyl Vaughn
 Patti Vendt
 Cathy Verdes
 Mike Vermillion
 Darrell Vest
 Nadine Vichich
 Guy Vince
 Ron Volosin
 Gary Vore
 David Vukin
 David Wade
 Becky Wagner
 Susan Wagner
 Gary Wagoner
 Ryan Walinski
 Bruce Wall
 John Wanamaker
 Erica Wanke
 Daryl Watkins
 Cindy Watson
 Dana Watson
 Jason Weakley
 James Webb
 Gary Welch
 Elton Wellmeter
 Sean Welsh
 David & Jan Welty
 Karen Wenning
 Linda Weprin
 Merry Wermund
 Paul Wever
 Elizabeth Whelpdale
 Mary Jane White
 Ruth Widman
 Stephanie Wilcox
 Diane Williams
 Joyce Williams
 Andree Williams
 Charlotte Williams
 Don Williams

James Williams
 Galen Wilson
 Sue Wilson
 William Wilson
 John Wilson
 Lori Wilson
 Carolyn Wilt
 Carolyn Wilt
 John Winblad
 John Winblad
 Carol Winslow
 WinWholesale
 Charles Wirrig
 Joyce Wirtz
 Kevin Wisniewski
 May Withers
 Nicholas Wolf
 Brian Wood
 Carolyn Woodie
 Sandra & Ken Worley
 Kathleen Wrigg
 John Wright
 Rebecca Wyatt
 David Wyse
 Dirk Yamamoto
 Teresa Yoder
 Julie Young
 Mary Zalipski
 Gregory Zastrow
 Barb Zell
 Zengel Construction Co.
 Joyce Wirtz
 Kevin Wisniewski
 May Withers
 Nicholas Wolf
 Brian Wood
 Carolyn Woodie
 Sandra & Ken Worley
 Kathleen Wrigg
 John Wright
 Rebecca Wyatt
 David Wyse
 Dirk Yamamoto
 Teresa Yoder
 Julie Young
 Mary Zalipski
 Gregory Zastrow
 Barb Zell
 Zengel Construction Co.

Financial Position as of June 30, 2008

INCOME

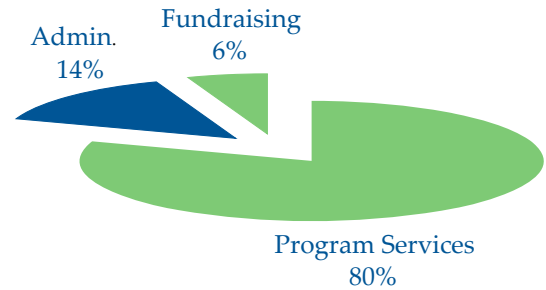
| | |
|---------------------|--------------------|
| Contributions | \$431,293 |
| Grants | \$86,299 |
| In-Kind Gifts | \$278,086 |
| Mortgages | \$388,784 |
| Other Income | \$30,797 |
| TOTAL INCOME | \$1,232,132 |



EXPENSES

| | |
|------------------|-----------|
| Program Services | \$988,918 |
| Administration | \$176,481 |
| Fundraising | \$180,078 |

TOTAL EXPENSES **\$1,345,469**



Our Mission:

Dayton Ohio Habitat for Humanity is a nonprofit, Christian housing ministry that works to both eliminate poverty housing around the world and to make adequate housing a matter of conscience and action. Habitat welcomes to the table partners from any faith-or from no faith-who are willing to pick up a hammer to help improve the lives of families needing decent shelter.



2008 BOARD OF DIRECTORS

| | |
|--|---|
| Matthew Hippenmeyer <i>President</i> CSS of Dayton | Douglas Cline Morgan Stanley |
| Gerry Daly <i>Vice President</i> Community Volunteer | Giselle Johnson City of Dayton |
| Janet Blank <i>Secretary</i> Community Volunteer | Rev. Jack Koeple St. Paul's Episcopal Church |
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| Patti Ballard Community Volunteer | Laura Moore Oberer Thompson Co. |
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| Jennifer Bond Victoria's Secret Direct | Troy Singer Hooven-Dayton Corp. |
| | Suzanne Vlahos Business Consultant |
| | Kathy Wallace Community Volunteer |

STAFF

| | |
|--|--|
| Diane Graham <i>Executive Director</i> | Shawn Miller <i>Field Operations Director</i> |
| Gail Basine <i>Family Services Director</i> | Jammie Powell <i>ReStore Associate</i> |
| Frieda Brigner <i>Development Director</i> | Keith Powell <i>Construction Assistant</i> |
| Jennifer Dean <i>Volunteer Services Coordinator</i> | Helen Saranzak <i>ReStore Associate</i> |
| Holly Feters <i>Development Associate</i> | Larry Stein <i>ReStore Director</i> |
| Gary Luttrell <i>Finance Director</i> | Brock Taylor <i>Construction Assistant</i> |



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