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Dear Habitat Supporters,

THANK YOU for making 2015 yet another remarkable year for Habitat for Humanity of Greater Dayton! In 2015, we placed a renewed emphasis on communicating the Habitat story. Improved marketing efforts are helping us grow, and we are in an excellent position to serve this community for years to come. We have worked to increase the reach of our organization's message through digital and traditional channels including: billboards, radio, Habitat Home Show on public access TV, social media, and continued local partnerships.

We continue to fulfill our vital mission of helping families realize the dream of homeownership. Our families are hard-working people who complete a series of classes to help manage their finances and the responsibilities

of homeownership. Then, like all other homeowners, they pay a mortgage. In 2015, we provided new homes for eight partner families, completed seven critical repair projects, and acquired 14 new properties for future Habitat homes. In accomplishing that mission, we have never been more financially sound.

Last year, we were one of seven nonprofits in the region to receive Charity Navigator's highest rating for fiscal responsibility and transparency. Coinciding with this accomplishment, we received a perfectly clean audit. The Habitat ReStore sales and donations have seen tremendous success and continue to grow. Those profits directly help us build homes for our families. Lastly, we finished the year in the black and continued to foster the organization's sustainability.

Thank you – donors, staff and volunteers – for helping support the Habitat mission and build a greater Dayton community. Habitat for Humanity of Greater Dayton has a bright future thanks to your many efforts. We are looking forward to much more in 2016!

Diane L Graham

Diane GrahamEXECUTIVE DIRECTOR







Charity Navigator

In November, Habitat for Humanity of Greater Dayton received a renowned four star rating from Charity Navigator, America's premier independent charity evaluator. The rating was awarded to us for the organization's fiscal management and commitment to accountability and transparency.

What does this mean? For donors like you, this means that you can trust Habitat for Humanity of Greater Dayton. The organization "outperforms most other charities in America," as it relates to good governance and other best practices that minimize the chance of unethical activities. Habitat consistently executes their mission in a fiscally responsible way. In fact, Habitat for Humanity of Greater Dayton is one of only 9 nonprofits in the Greater Dayton Region that has obtained the four star rating from Charity Navigator.

Habitat credits their board and staff for reaching the highest rating possible for charities. They will continue to achieve this standard in order to use your contribution in an effective, ethical, and empowering way to best serve deserving families in our service area.

As a donor, you can rest assured that your donation will be used in the way that you intended. Together, we are strengthening generations of hard-working families in Greene and Montgomery Counties through the opportunity of homeownership.





Merger with HFH of Greene County

On January 1, 2014, Dayton Ohio Habitat for Humanity merged with Habitat for Humanity of Greene County. The two affiliates combined their resources, boards, and staff to serve both Greene and Montgomery Counties under the new brand, Habitat for Humanity of Greater Dayton. (HFHGD)

Habitat for Humanity of Greater Dayton immediately began looking for new partners in Greene County and soon found one in the City of Fairborn.
Diane Graham, Executive Director for HFHGD, met with Mayor Dan Kirkpatrick

who was very excited about the opportunities HFHGD could provide to Greene County residents. With the support of the mayor, city council, and the City Manager, Habitat for Humanity of Greater Dayton broke ground in November 2014 at 180 Diana Lane, for the Shearer family, long-time Greene County residents. The City of Fairborn provided a vacant lot and additional funding to help make the project possible. On Friday, April 24, 2015, HFHGD dedicated the Shearer Family Home.

After seeing the opportunity this home provided for the Shearers and the positive effect it had on the surrounding neighborhood, Mayor Kirkpatrick and the Fairborn City Council voted to immediately collaborate on two more homes in the same Fairborn community. 519 Flintridge Drive and 201 Redbank Drive were completed and dedicated in the fall of 2015 with the same support from the community. Congressman Mike Turner and representatives from his staff attended the groundbreaking

and dedication ceremonies for 201
Redbank Drive and expressed his
support for Habitat for Humanity of
Greater Dayton's mission. Congressman
Turner's staff members provided a U.S.
flag that had flown at the Capitol to
the homeowner to commemorate her
achievement and to welcome her to the
Fairborn community.

HFHGD continues to work with officials in Fairborn to identify more opportunities for 2016 and into the future.







The Carter Family

The Carter family merged together in 2007, when Tawan, father of three, met Jennifer, mother of three, at church. They have since added another child to their union, but their family had been struggling to overcome the obstacle of housing. The Carters wanted a better life for their seven children than unsafe living conditions in cramped quarters of a small, four bedroom apartment. When they heard about Habitat for Humanity, they knew it could be their answer.

Jennifer has worked in dentistry since 2002. Tawan works as a delivery driver for a local company, coaches baseball at Vandalia Recreation Center, and has spent two years teaching with the Upward program at his church. Together they tackle the challenges of raising seven children, ages 5 to 13. This includes: Daiwon, 13, who loves sports, Eregon, 12, who wants to become a professional athlete or an artist, Betty Ann, 11, who likes gymnastics and cheerleading, Cadyn, 10, who loves animals, Tawan Jr, 9, who wants to be a teacher, Marlon, 8, who likes coloring and math, and Nolan, 5, who loves bike riding.

"We were very excited about building our new home and using what we have learned to ensure our children can grow up in a safe environment," said Tawan. The family praises Habitat for teaching them about budgeting and community involvement, calling the overall experience life changing.



The Brice Family

Volanda Brice and her family were living in a drug and crime infested neighborhood surrounded by abandoned homes. To escape this environment, she moved her family in with relatives where they resided for over three years. This was safer, but not ideal for the family. When a friend told Volanda about the Habitat for Humanity homeownership program, she and her family quickly took advantage of the opportunity to apply.

Volanda has been a Pre-school Teacher for over 16 years in the Dayton and Centerville schools. She has three children: Huston, 13, who enjoys playing football, Kailenn, 8, who likes to read, and London, 5, who enjoys playing drums. All of the boys are doing well in school and are taking martial arts classes. Volanda says that her experience with Habitat has tremendously changed their lives. "Looking back, my journey was not easy but when you want something bad enough you make time and make it work," she said. Their new home has given them the independence they have prayed for.





The Jabir Family

Najm Jabir is a single mother of two young boys who lived in an apartment that she could barely afford. The crime and drug filled neighborhood was not safe for her or her sons, and made their lives stressful. She applied to Habitat for Humanity in the hopes of finding a safer neighborhood for her family.

Najm has worked as a State Tested Nursing Assistant for over 15 years and is enrolled in classes to become a registered nurse. Her two sons are Nasir, 9, who enjoys bike riding, and Naseem, 5, who really loves to learn. "Having the opportunity to buy my own home, and securing a roof and a yard for my children to play in, means the world to me and my sons," she said. Najm appreciates the fact that Habitat has allowed her to basically build her future home. The family is very excited about their new home.



The Shearer Family

Regina Shearer, a single mother of four, was looking for a home with handicapped accessibility for her son Levon (Lee), 20, who is developmentally delayed and has Dwarfism. Up until now, every residence the family has lived in has not been conducive to her son's needs. They were living in an older rental home which was not structurally sound or handicapped accessible. She applied to Habitat for Humanity because she believed it would allow her to choose a safe environment where Lee could live independently.

Regina works with Alzheimer patients at an assisted living facility and loves helping other people. She is very family-oriented and loves spending time with her four sons and four grandsons. Lee is a Fairborn High School graduate who loves to attend festivals and musicals. Regina believes this program has been a great learning experience for her entire family, especially the budgeting classes and volunteer experience. "I am really excited about my home, it is like a dream come true for Lee and me."





Tamara Daniels

After years of living in an apartment where she had endured many costly problems, from a leaky gas stove to a faulty heating system, Tamara Daniels came to Habitat for Humanity of Greater Dayton on a quest to become a homeowner. Tamara is a single, working woman raised in a small but loving family. She has been a building attendant for the City of Dayton for 22 years. She attends College Hill Church where she has met many friends including some devoted, long time Habitat volunteers.

"Being a homeowner gives me peace of mind and something to show for all of my years of hard work," she said. Tamara was amazed to see how Habitat volunteers are filled with such joy when helping on build sites, and she was thrilled to receive the keys to her new home.



The Tshibangu Family

Muntu Tshibangu and his wife, Esperance, came to America with their family from Congo in April of 2012 as part of a government relocation program to escape the dangerous living conditions. They resided in substandard conditions in a rundown, two bedroom house for a family of seven. There was very little space for five young, active children to move around and play. Muntu applied for the Habitat for Humanity of Greater Dayton program in hopes to provide a safe home for his children to play and grow up in.

Muntu has worked factory jobs and is working on his Bachelor's degree in International Studies. Esperance is a Certified Nursing Assistant (CNA) and is attending school to study English as a second language. The oldest child, Lucia, 10, likes math and gymnastics, Oliver, 8, loves playing kickball with his friends, Sylver, 7, likes to play with toys that make a lot of noise, Sylodian, 5, attends a head start program and loves to play with Hot Wheels, Sylvia, 3, loves to dance and listen to music.

"Seeing the progress on the houses week by week, with the help of other families and donors, helped me to see the true love and compassion of the organization and community," says Muntu. The family believes that the program has given them a new sense of pride and self-sufficiency with a home they can call their own.







Jeanette Mukarukundo

Jeanette Mukarukundo arrived in the United States from Rwanda four years ago after escaping a refugee camp where her husband was murdered. Upon arriving in the United States, Jeanette met with immigration who helped free her three children and reunited them on American soil. The family's housing was located in dangerous living conditions with frequent gun violence and drug activity in the neighborhood. Jeanette heard about the Habitat Homeownership Program from friends in her church and was encouraged to apply.

Jeanette is a Home Care provider, caring for the elderly and disabled. She is involved with two community groups, the Rwanda Community which helps new refugees to adapt to their new environment, and the Naomi Foundation which assists widows and their children. Jeanette has three grown children. Her two daughters are studying in the medical field at Wright State University and her son is studying Automotive Engineering at Sinclair Community College.

"I am amazed at how many people give their time to help others, and I will be grateful to return this favor in the future," says Jeanette. She believes Habitat for Humanity changed her life by giving her the security of her own home. She is excited about being a new homeowner with the help of Habitat for Humanity of Greater Dayton.



The Armstrong Family

David and Christy Armstrong moved their family to Dayton in 2011. Christy and her sisters grew up in the foster care system which drives her ambition to ensure her family will never have to separate. Christy exhibits strength and optimism as she works as a restaurant shift manager to provide for her family. David previously worked for a family-owned electrical business and now acts as a stay-at-home dad caring for the children.

Christy and David applied to the Habitat for Humanity of Greater Dayton homeownership program to leave substandard housing and provide an affordable, stable environment for their family. The oldest son, David Jr., 14, likes to play football and basketball, Austyn, 12, loves to play sports and competes in math and science competitions, Cory, 9, loves computer technology and wants to be a doctor, Baylee, 4, loves to color and bake with her mom.

The Armstrong family believes the program made it possible for them to be the parents they always wanted to be, and gave their family everything they weren't able to have as children. "The skills acquired from construction and money management are extremely helpful tools we can utilize going forward," David said. Christy and David Armstrong are looking forward to raising their family in their new home.



Retired Family Services Director, Gail Basine



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Often when partner families were asked how they were doing, most answered, "I'm blessed", but they didn't know that I was the one who was blessed to be serving Habitat families. Serving Habitat families was the most poignant, gratifying, soul-stirring experience of my life. I feel fortunate to have been involved in such a unique, significant, global Christian concept as Habitat For Humanity.

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- Gail Basine

Gail Basine, who has been at the helm of the Family Services program since 2007, retired at the end of December 2015.

During her tenure, Gail maintained the Habitat for Humanity of Greater Dayton partner family recruitment process. She marketed, coordinated, implemented, and managed small group and public speaking orientations to educate homeowner candidates about Habitat for Humanity of Greater Dayton programs. She also managed the homeowner selection process as a liaison to the Family Selection Committee, coordinated and participated with partner family home visits, and acted as the community contact. Over the course of her time at Habitat, Gail served over 67 families who actually moved into their new homes.

Prior to working at Habitat, Gail worked with the Ombudsman Office for four years as their Volunteer Coordinator, serving nine counties. She also worked as a low income Housing Manager for Graceworks' Senior Citizen Living Quarters.

Gail's position will be taken over by Dave Mauch, who was previously Habitat's Volunteer Services Director. We would like to thank Gail for her years of service at Habitat for Humanity of Greater Dayton and dedication to the partner families.

Pope Francis Build

In 2015, an anonymous donor gave Habitat for Humanity of Greater Dayton a gift that would fund half of an entire house. This generous donation was made with the intention of empowering both Catholic and non-Catholic volunteers to come together and build a home under the guidance of Pope Francis' teachings and values.

In one of his recent encyclicals, Pope
Francis said, "God shows the poor his
first mercy. This divine preference has
consequences for the faith life of all
Christians... This is why I want a Church
which is poor and for the poor. They have
much to teach us." This project put Pope
Francis' commitment to social justice into
practice, while simultaneously supporting
Habitat's mission of developing
communities and ending the cycle of
poverty in partnership with God.
Many of the volunteers on this build
came from local Catholic churches and

high schools, including the Archdiocese of Cincinnati and the University of Dayton. In addition to the religious support, we had many volunteers with different beliefs who simply supported our mission on site to complete the build.

At the completion of the build, Volanda Brice and her three boys finally had a place to call their own, where they can grow and contribute to their community while living in a safe neighborhood. After living with relatives for over three years, securing a place of their own gave them the independence and security they had always prayed for. She and her three sons moved into their new home on December 29, 2015.







Radio

During the final months of 2015, Habitat for Humanity of Greater Dayton began a radio campaign to encourage donations to the ReStore. Radio spots were placed on WYSO, WHIO, and WHKO. These stations target a donor population that is advantageous for the ReStore and have the types of items to donate which generate revenue. The radio schedules will continue into 2016.



Billboards

Billboards were placed in the local area on a monthly basis to encourage both donations and volunteerism for Habitat for Humanity of Greater Dayton. These billboards offer an opportunity to reach new people and garner additional support for Habitat for Humanity of Greater Dayton's mission.





Habitat Home Show

Habitat for Humanity of Greater Dayton partnered with DATV for a 12-episode series, The Habitat Home Show. It highlights the many aspects of the organization including family services, volunteering, and the ReStore. Visit Habitat for Humanity of Greater Dayton's YouTube Channel to catch up on all the episodes.





Leaders on Ladders

Leaders on Ladders is a new initiative started by Habitat for Humanity of Greater Dayton in 2015. This program offers an opportunity to connect with young professionals in the Dayton community.

These volunteer experiences are social events where young professionals can have fun meeting new friends, while building up the community.

The group's first meeting was in May of 2015. It was headed by board member, Amber Rose. The group held four volunteer days in 2015 and is planning monthly experiences in 2016. There is also a plan to reach out to

the University of Dayton and Wright State University Campus Chapters to offer their members an opportunity to transition into the Leaders on Ladders group after graduation.

Habitat realizes that today's young professionals are tomorrow's community leaders. By engaging with people who share our mission and values, we will help ensure the strength and prosperity of the Habitat for Humanity of Greater Dayton cause for years to come.

For additional information about the Leaders on Ladders program, contact volunteer coordinator, Ashley Reeves, at areeves@daytonhabitat.org.

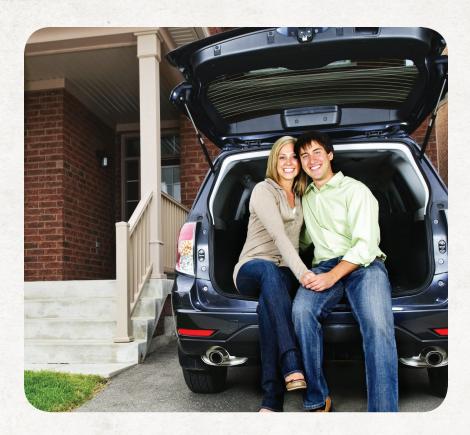






The Polar Bear Club

In an effort to get people excited about volunteering with Habitat for Humanity of Greater Dayton in the winter, the organization developed a separate title for the group of volunteers who were willing to work with us in the colder months on a regular basis. It is much more difficult to recruit and interest volunteers to work outdoors when the weather is cold. However, this new group kept volunteerism consistent, drew in new volunteers, built friendships, and allowed us to finish three additional homes for our partner families more quickly than we could have otherwise! We call these 46 dedicated volunteers "The Polar Bear Club"! It is a pleasure to say that many people "warmed up" to this challenge and spent at least 21 hours with us during January, February, and March of 2015, earning their official Polar Bear Club recognition.



Cars for Homes

Cars for Homes is a great way for you to donate your vehicle to support Habitat for Humanity of Greater Dayton! You can donate by calling 877-277-4344, or online at www.CarsForHomes.org and we will take care of the rest! Over \$500.00 was raised in 2015 through this great program.



Wright State University Charters Habitat for Humanity Campus Chapter

In 2015, a group of Wright State University students contacted Habitat for Humanity of Greater Dayton about getting involved in a Habitat build project.

After an initial meeting with the students it was determined that there was interest in starting an on-campus organization dedicated to supporting and educating the campus community about the work being done by Habitat for Humanity.

The first meeting was held in March, and the first volunteer experience occurred in April. By the late fall of 2015, all the necessary paperwork had been submitted to the national office and the Wright State University campus became an official chapter of Habitat for Humanity International.

What started as a group of five students has now grown to 15. So far, they have

participated in five volunteer days and have scheduled four additional experiences for the 2016 spring semester.

With the startup of the WSU campus chapter, Habitat for Humanity of Greater Dayton now has the support of two local universities. The University of Dayton Habitat chapter has been supporting our mission for many years. The goal of the WSU chapter is to educate students

on the overall mission of Habitat for Humanity - locally and globally - and to provide leadership and volunteer opportunities to the students who want to get involved.





Parking Lot Builds

In the last two years, Habitat for Humanity of Greater Dayton has embraced Parking Lot Builds for their potential to not only speed up the job cycle, but also to engage more volunteers and generate development dollars.

During these builds, the Habitat team leads small groups in building the individual panels that will be used on a Habitat for Humanity of Greater Dayton build site. An entire house can be framed in about four hours at one of these Parking Lot Builds. Once all of the panels are constructed, they are stood up and stabilized so that people can see what the house will look like once it is complete.

Parking Lot Builds engage about 125 volunteers per build. Habitat for Humanity of Greater Dayton has completed six Parking Lot Builds, producing the framing for nine houses.

For more information on Parking Lot Builds, please contact Brad Roediger, Development Director at (937)586-0860 ext. 20 or via email: broediger@daytonhabitat.org



Habitat at the Landing

Habitat for Humanity of Greater Dayton had our Second Annual Gala July 11, 2015, at Austin Landing. The theme was Texas Chic, and the crowd really delivered. Everywhere you looked there were cowboy hats and boots!

Guests enjoyed a laid back atmosphere in a beautiful outdoor setting. The Gala featured food from Elite Catering and music by Bulleit Creek. Proceeds from the Gala went towards building a home for Rayelle Taylor and her family. Habitat at the Landing raised a total of \$91,509.00.

This year's Gala will be held on July

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Catch the Building Spirit

For the past 23 years, a group of dedicated volunteers from different faiths have come together to build a home for Habitat for Humanity of Greater Dayton. Catch the Building Spirit is a collaboration of members from the Dayton Region's Catholic and Presbyterian churches. These volunteers work to raise the funds for building materials and providing the leadership necessary to build an entire house for a future Habitat homeowner.

Each year, these volunteers organize their respective church members and encourage them to donate, volunteer, and join the cause for affordable housing. They feel a call to alleviate the substandard housing that affects 40% of our area's low-income urban

households. Many of the mechanical services (electric, plumbing, and HVAC) are completed by members associated with Catch the Building Spirit and are donated in-kind. This year, Catch the Building Spirit also acquired an in-kind donation from Deceunick North America. Deceunick contributed the decking and railings installed on the home and their fabricator, Tri-State Wholesale Building Supplies, Inc. made the windows.

This home build broke ground at the end of May and was completed and dedicated to the family in the middle of September. Partnerships like the one we enjoy with Catch the Building Spirit are the key to Habitat for Humanity serving more families in the Greater Dayton Region.





In-Kind Fundraising Challenge

It's definitely a small world, especially in Greater Dayton. The beauty of this is that we all have connections to business owners, manufacturing executives, entrepreneurs, builders, engineers, and others that may be able to donate building materials and other supplies that Habitat uses to build homes for our partner families.

At Habitat for Humanity of Greater Dayton, we issued a challenge to our Board of Directors, our Field Operations Committee, and our Catch the Building Spirit volunteers to find \$35,000 of In-Kind donations per group. They all accepted the challenge! Would you accept the challenge to find someone you know that might be able to help?

In-Kind donations can be new windows, doors, siding, roofing materials, wood, or anything else that can be used on the construction of a Habitat Home. It can also be donations of skilled

labor like plumbing, heating and air conditioning, and electrical installation. Other donations you might not think of when you think of Habitat that are also needed are office supplies, pens, paper, printer ink, stamps, etc. All these can be donated to help save on general expenses. How about legal help, printing services, catering for our dedications and events, or even retail or warehouse space?

You may not have realized that you or your company may be able to help us serve more families than ever in Greene and Montgomery Counties! Ask around and talk to your friends! If you, or someone you know is able to donate goods or services for a Habitat Home or for the Habitat Offices, please contact our Donor Relations Specialist, Kim Schaaf by calling (937)586-0860 ext. 12 or via email at kschaaf@daytonhabitat.org.







ReStore

ReStore Donations

The ReStore is a discount retail store that sells building materials and home improvement products to the general public. All customers save at least 66% off normal retail prices and many products are recycled, keeping them out of local landfills. Revenue from the ReStore is used to build more Habitat Homes throughout Greene and Montgomery Counties.

Corporate Donations

Whirlpool made a large donation of high end appliances including built-in French door refrigerators, double wall ovens, wine coolers, under counter refrigerators, warming drawers and trash compactors.

Morris Home Furnishings made three large large furniture donations including couches, love seats, sectionals, and chairs.

Premier Building Supply donated light fixtures doors, windows, and cabinets. This is a total of total four truckloads of materials.

Restore Achievements

- Our gross sales increased 30% over the previous year's gross sales.
- · We hired an additional ReStore assistant.
- Our donations increased over 10% from the previous year.







Finances

Audited Financial Activity

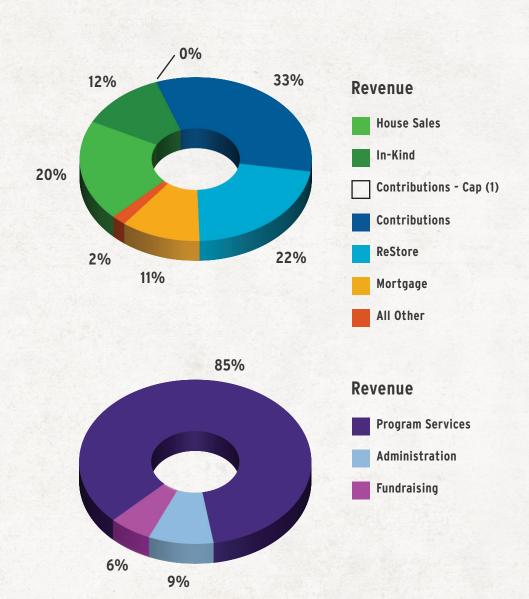
Fiscal Year ended June 30, 2015

Total Revenue	\$ 2,657,238
House Sales	521,984
In-Kind	330,204
Contributions	868,715
Contributions - Cap. (1)	1,000
ReStore	584,532
Mortgage	297,076
All Other	53,727
Total Expenses	\$ 2,497,875
Program Services	2,112,615
Administration	228,802
Fundraising	156,458
Net Change	\$ 159,363

Note: Cap. (1) = 2012 Capital Campaign Pledges Paid

Please see our website for more in-depth financial disclosures, including auditor reports and Federal 990 tax returns.

www.daytonhabitat.org/donate/your-gifts-at-work



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