

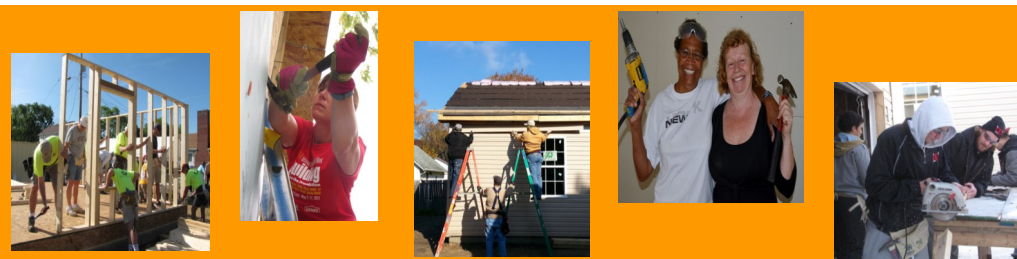
Responsible Stewardship...

Being an eco-friendly organization is important to Habitat for Humanity of Greater Dayton. Reducing our carbon footprint and helping our families to save even more money with energy efficient homes is a responsibility we don't take lightly. In 2013 we were honored to help seven families by building five new energy efficient homes and renovating two vacant homes. Each home is built or renovated using energy efficient materials like extra insulation and high efficiency furnaces and air conditions. All our new homes are independently certified to be 35% more energy efficient providing our families with significant savings on utilities.

With the assistance of DP&L and Lighting Optimizers, USA, LLC; our offices and store also became more energy efficient last year with the help of an energy audit and retro-fit of our building. By making simple changes like motion censored lighting in low traffic areas to replacing older inefficient lights with more efficient fixtures we have reduced our impact on the environment as well as reduced our utilities by 15%. Our ReStore uses eco-sound best practices to reduce the impact on our community by keeping almost 400 tons annually from the landfills through accepting donations of new and gently used DIY and home goods to be resold in the store. This year they also renewed their commitment to be environmentally responsible to our community through an increased recycling program recycling cardboard, electronics, appliances and more.

None of this could be done without you! As donors and volunteers you demonstrate your commitment to the community and our families through everything you do for Habitat of Greater Dayton. Thank you for your continued support! We look forward to working with you as we serve families in 2015.

Deane L. Graham



Volunteers

If it weren't for the tireless commitment of our many volunteers Habitat for Humanity of Greater Dayton would not have such a strong and positive impact in our community. Thanks to these dedicated men and women 2014 was a great year. We built or renovated 7 homes for local families creating a positive generational change in the lives of 23 children. These volunteers numbered 5,400 for the year donating a total of 22,150 hours to our mission which amounts to a in-kind donation of time totally an astounding \$474,010.

Build Sites	ReStore	Misc-Family Advocates, etc.
3,099 volunteers	1,858 volunteers	447 volunteers
7,521 hours donated	12,745 hours donated	1,884 hours donated

Mortgage specialist

Full Circle Partnership

Habitat homeowners purchase their homes directly from Habitat of Greater Dayton via a zero interest mortgage. As the mortgage holder, Habitat of Greater Dayton must abide by the federal laws governing real estate. Since the economic crisis began in 2008 many changes have been made to these governances. In response we hired a Mortgage Specialist in 2014. Danny Moore works with our Family Services and Financial teams to ensure our affiliate remains compliant with the required rules and regulations set in place to protect all homeowners.

Our Mortgage Specialist is dedicated full-time to accurate bookkeeping, mortgage servicing and assisting our homeowners. This specialized position now gives our partner families the opportunity to form a stronger relationship with Habitat by communicating with the same person each time they have a question or need. This allows us to form a more complete full circle partnership with homeowners. These mortgages go back into helping build more homes for future families.

Thank you!

How can you help build a greater Greene and Montgomery county? There are numerous ways to offer your personal support to Habitat of Greater Dayton.

Become a donor; Charitable gifts allow more families the opportunity to purchase a house and the security of a place to call home.

Sponsor a home; sponsor groups come together around special program builds, sponsorship levels and their associated volunteer opportunities and benefits vary. Consider becoming a house sponsor and help make a direct impact on the life of a working family.

Make an in-kind contribution; by providing building construction materials, donations for the ReStore, or professional services, you can help keep expenses low, enabling Habitat of Greater Dayton to put more resources toward families.

Build a lasting legacy; please remember Habitat of Greater Dayton in your estate plans and help create a lasting legacy to support our local families and communities.

CONTACT HABITAT FOR HUMANITY OF GREATER DAYTON TODAY!
www.daytonhabitat.org | 937-586-0860 ext. 20 | broediger@daytonhabitat.org

Field Operations

We served seven families by building five new Energy Efficient homes and renovating two vacant homes. Extra insulation and high efficiency furnaces and air conditioners are used in all our homes. New homes are independently certified to be 35% more energy efficient than the average new home built today, saving families 45% on their utility bills. And we do it all with volunteers.

We also took part in a critical home repair program assisting eleven homeowners with repairs including new roofing, siding, exterior paint, plumbing and electrical upgrades, smoke detectors and sidewalk repairs.

We helped eight families avoid citations for exterior code violations through our Brush with Kindness program by trimming overgrown landscaping, removing trash and debris and removing dead trees and branches.



Family Services

2014 saw many changes in the Family Services department. In order to better serve our partner families the partnered with Woodforest Bank to develop a savings program that encourages the partner families to save for closing costs by offering unique options with the bank. In addition an anonymous benefactor agreed to supplement the family's savings by adding 10% of the closing cost if the family made monthly deposits toward this amount.

In advance of the new mortgage regulations and the addition of our Mortgage Specialist modifications were made to the application and selection policy making it more streamlined and efficient. The new forms are easier for potential partner families and the selection committee to make informed decisions and provide correct information.

In 2014 we also celebrated with three Habitat of Greater Dayton families who paid off their mortgages. Always a great joy to see the absolute end of the process as families takes full and final possession of their homes.

As some of our families see the end of the program others are invited to join. In 2013 we had twenty new families enter the program for a total of 29 adults and 48 children.



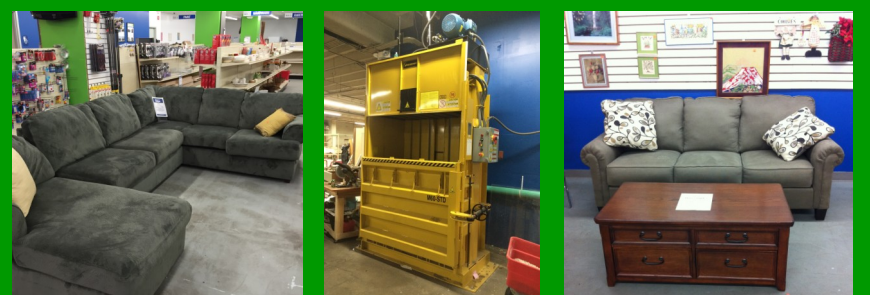
ReStore

2014 was a year of growth and change in the ReStore. Adjusting to the larger facility and attracting more donors and customers presented new challenges. We partnered with Lamar Advertising to place billboards strategically throughout the community successfully increasing donations and attracting more customers. We also began a partnership with Morris Home Furnishings that brings beautiful new furniture into the store to sell allowing us to put more money back into the Habitat build program.

In an effort to reduce our carbon footprint in the community we applied for and received a grant from Montgomery County Solid Waste for the purchase of a cardboard bailer. This one machine allows us to sell bails of cardboard to be recycled where in the past we had not option but to throw it in the dumpster! These bails are a small fundraiser and we are keeping the cardboard out of the landfills!! These efforts have lowered our monthly trash expenses by 15%.

The ReStore's strongly believes being as eco-responsible as possible. This belief system drives their recycling and repurposing efforts allowing them to keep over 390 tons out of landfills in our community just in 2014!

Sales -	\$456,468, keeping over 296 tons from landfills
Recycling -	Metal Recycling = 58 tons
	Electronic Recycling = 11.57 tons
	Cardboard = 5,560 pounds
	(in just the last 2 months of 2014)

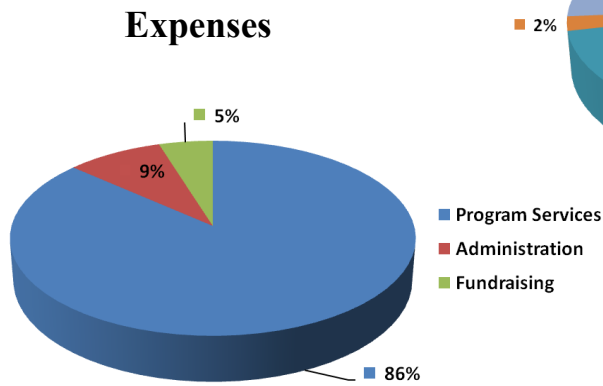


Our Mission: Habitat for Humanity of Greater Dayton works in partnership with God and people from all walks of life to develop communities with people in need by building and renovating houses so that there are decent and affordable homes in safe communities where families can live and grow.

2014 Financial Overview

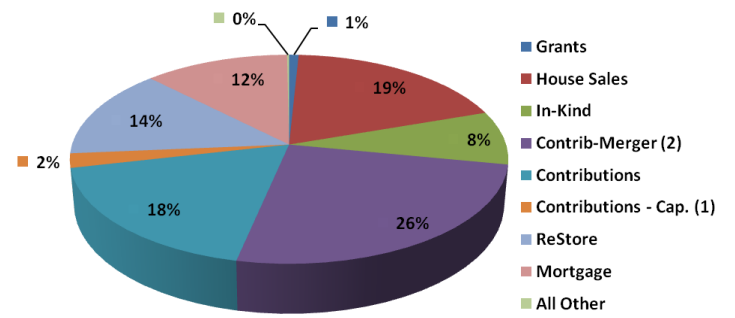
The Habitat of Greater Dayton business model is one of financial sustainability. Thanks to significant volunteer support, construction costs are kept low and Habitat is able to sell new houses to qualified families at no-profit. Homeowners pay back a 0% interest mortgage over 30 years and all mortgage payments are recycled back into our building program, a sustainable model to build homes year after year. The ReStore also generates sustainable income for our building programs through the sale of donated new and gently used DIY and home goods.

Mortgage payments and ReStore proceeds aren't our only financial support; we also rely on financial support from individuals, businesses, faith communities, foundations and government funding sources to successfully carry out our capital-intensive work.



Program Services	\$	2,181,785
Administration	\$	218,876
Fundraising	\$	122,538

Income



Grants	\$	24,791
House Sales	\$	583,505
In-Kind	\$	255,596
Contrib-Merger (2)	\$	780,239
Contributions	\$	557,152
Contributions - Cap. (1)	\$	68,083
ReStore	\$	429,027
Mortgage	\$	377,466
All Other	\$	(5,229)



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#BuildingGr8rDayton

2014 Annual Report

Serving Families in Greene and Montgomery Counties

www.daytonhabitat.org | 937-586-0860



Habitat for Humanity
of Greater Dayton
Empowering families, building communities,
creating hope through homeownership!