

# Annual Report | 2019

## *Thanks to You,* Habitat Homes Give Children a Promising Future

“I wanted a home of my own,” says Priscilla Leach, “mainly because I knew what it would mean for my children.”

Today the mother of three has one, thanks to Habitat for Humanity of South Hampton Roads. It's in the Lake Kennedy section of Suffolk.

Priscilla and her three kids, daughters Kyleigh (17) and Ashley (14) and son Christopher (9), have been there 18 months. More space has definitely made a difference for the Leaches.

*“Owning a home has been my dream since I was 25.”*

- PRISCILLA LEACH

her children are proof-positive that your contributions make a difference.”

Data compiled by Habitat for Humanity International show that children growing up in homes owned by parents or guardians are 25% more likely to finish high school, 50% more likely to graduate college and 60% more likely to own homes as adults.

“Before Lake Kennedy, we lived in a two-bedroom apartment in Churchland,” says Priscilla, who is a commercial technician for Terminix. “Now, my kids, who are all honor roll students and school band members, have their own rooms. They are much more comfortable and motivated.”

“We cannot help families like the Leaches without the support of our donors,” says Dan Lear, Development Director for Habitat South Hampton Roads. “Priscilla and

“Owning a home has been my dream since I was 25,” says Leach, who grew up as a foster child. “Hopefully, our Habitat home is something I can pass down to my kids.”

Like the Leach family, Rebecca Skeen and her daughter, Cara, are flourishing after moving into a Habitat home in March 2018.

They call the South Norfolk house “Plum Tree Cottage” for the two plum trees the Skeens planted in the front yard. Inside 14 year old Cara relishes the privacy, which she didn't have when they shared a three-bedroom home with 13 extended family members.

“The stability and safety is helping Cara grow and flourish,” says her mom. “She is normally quiet and reserved but she's doing drama this year at school, something I never thought she would do.”

Cara is more engaged in the classroom now and at home. “She is taking on extra chores and being more responsible in other areas of her life including academics,” says her mother.

The Leaches and Skeens have observed firsthand how a Habitat home makes children stronger, more confident and more capable.

Their stories breathe life into the Habitat mantra of a “hand up, not a handout.”

That's why the work Habitat does every day -- with the help of generous friends, like yourself -- changes the lives of people like Priscilla, Kyleigh, Ashley, Christopher, Rebecca and Cara.



Cara

# From the **PRESIDENT & EXECUTIVE DIRECTOR**

**232.** That's how many houses Habitat for Humanity of South Hampton Roads (SHR) has built or rehabbed since our affiliate began in 1988. We estimate the families that live in them have contributed nearly a half million dollars in real estate taxes, and many are off public assistance. Now that's a success story, and we cannot thank our three plus decades of donors enough for making it all possible.

In 2020, our goal is to construct five more homes, generating a positive living environment for more families like the Leaches and Skeens who are profiled on page one of this report. Two of the houses will be in Suffolk, one in Chesapeake, one in Virginia Beach, and the fifth will be for a veteran family in the area.

Assisting our homebuyers, who must qualify for an affordable mortgage, is not the only benefit our donors supply. We partner with Home Builders Institute (HBI), which trains transitioning military, their spouses, and veterans in the construction trades. Every twelve weeks, Habitat and HBI commence another new class of up to twelve students, teaching them real-life, hands-on skills on our build sites. It's well documented that our country is losing skilled, experienced tradespeople. Through this association with HBI, we are doing our part to address this critical gap.

Habitat SHR is also aligned with several Norfolk and Virginia Beach public school special education classrooms, giving students experience in our ReStores. The goal is to help these teens, and ones with special needs, find jobs after high school.

We thank you for sharing your resources with us, and we hope we can count on you again. The proof is in the next generation of young people who are growing into productive adults in the homes you are helping make a reality.

Sincerely,

*Karen Tanner* | PRESIDENT OF THE BOARD

*Frank Hruska* | EXECUTIVE DIRECTOR

## Statement of Financial Position

JUNE 30, 2019 AND 2018

ASSETS	2019	2018
CASH AND CASH EQUIVALENTS	\$ 470,635	\$ 314,774
LAND AND CONSTRUCTION IN PROGRESS	583,763	930,798
GRANTS AND PLEDGE RECEIVABLES	20,000	133,653
MORTGAGE RECEIVABLES	2,634,893	2,706,249
ESCROW ADVANCES AND PREPAIDS	40,009	28,048
PROPERTY, PLANT AND EQUIPMENT	1,490,642	1,519,436
<b>TOTAL ASSETS</b>	<b>\$ 5,239,942</b>	<b>\$ 5,632,958</b>
<b>LIABILITIES</b>		
NOTES PAYABLE	\$ 3,187,452	\$ 3,603,122
ACCOUNTS PAYABLE	93,690	144,302
DEFERRED REVENUE	24,000	192,591
ESCROW FUNDS	500	28,506
<b>TOTAL LIABILITIES</b>	<b>\$ 3,305,642</b>	<b>\$ 3,968,521</b>
<b>NET ASSETS</b>		
UNRESTRICTED	\$ 1,735,568	\$ 1,466,603
RESTRICTED	198,732	197,834
<b>TOTAL NET ASSETS</b>	<b>\$ 1,934,300</b>	<b>\$ 1,664,437</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 5,239,942</b>	<b>\$ 5,632,958</b>

## Statement of Activities and Changes in Net Assets

JUNE 30, 2019 AND 2018

REVENUES	2019	2018
FUNDRAISING AND CONTRIBUTIONS	\$ 654,557	\$ 1,117,742
GOVERNMENT GRANTS	358,303	740,331
RETAIL INCOME	1,059,803	986,538
HOME SALES	511,326	774,541
MORTGAGE AMORTIZATION	230,220	290,564
<b>TOTAL REVENUE</b>	<b>\$ 2,814,209</b>	<b>\$ 3,909,716</b>
<b>EXPENSES</b>		
HOUSING AND FAMILY SERVICES	\$ 1,090,626	\$ 1,551,944
RETAIL EXPENSES	988,879	1,057,926
MANAGEMENT AND GENERAL	266,768	697,036
FUNDRAISING	199,393	143,269
<b>TOTAL EXPENSES</b>	<b>2,545,666</b>	<b>3,450,175</b>
<b>NET SURPLUS/(DEFICIT)</b>	<b>268,543</b>	<b>459,541</b>
<b>CHANGE IN BENEFICIAL INTEREST</b>	<b>1,320</b>	<b>2,496</b>
<b>CHANGES IN NET ASSETS</b>	<b>269,863</b>	<b>462,037</b>
<b>NET ASSETS, BEGINNING OF YEAR</b>	<b>1,664,437</b>	<b>1,202,400</b>
<b>NET ASSETS, END OF YEAR</b>	<b>\$ 1,934,300</b>	<b>\$ 1,664,437</b>

# THANK YOU TO *Every Donor* THIS YEAR!

- 84 Lumber
- Abatement Technical Services, Inc.
- AES Consulting Engineers
- Robert & Pauline Ahrens
- Douglas Albert
- Robert Alexander
- Kevin Allison
- AMA Systems, Inc.
- Amazon Smile Foundation
- American Road Markings
- American Systems
- Annunciation Greek Orthodox Cathedral
- Anonymous Donor
- Another Carpet II
- Margaret Anthony
- Arbor Tree Care
- Atlantic Bay Mortgage Group, LLC
- Atlantic Union Bank
- Richard Aufenger
- Michael Austin
- Avalon Bay Communities
- AYCO Charitable Foundation
- B.F. Stanton Foundation
- Tanya Bacalis
- BAE Systems
- Dave Baker
- Bank Of America
- The Bank Of America Charitable Foundation
- Bank Of America United Way Campaign
- Holly Baranick
- Heather Baron
- Barbara Bartz
- Bay Beach Veterinary Hospital
- Daniel Beach
- Murray Beacham
- Bert Bennett
- Benns UMC
- Lisa Bernier
- William Bingham
- Birdsong Peanuts
- Nelson Blish
- Kyle Bloom
- Trish Blue
- Karl Bogott
- James Bolcar
- Boleman Law
- Susan Bradshaw
- Bravo Cucina Italiana
- Brothers Printing
- David Brown
- Susan Snow Burnett
- Stanley Bryant
- Laura Buckius
- Jim & Jean Burke
- Burns & McDonnell Foundation
- Robert Byles
- Jean Byrne
- Jeremiah Caldwell
- Caliber Home Loans
- Richard & Peggy Campbell
- Vincent and Teresa Canepa
- Capital One Services, LLC
- Car Spa, Inc.
- Thomas Carbaugh
- Amanda Carona
- Judith Carpenter
- Carter Lumber
- Steve Carwile
- Alicia Cavender
- Century 21 Nachman Realty
- Dan Chang
- Charles Schwab Foundation
- Beverly Cherry
- Cherry Bekaert LLP
- Chesapeake Redevelopment and Housing Authority
- Chesapeake Rotary Club
- William Chin
- City of Chesapeake
- City of Norfolk
- City of Suffolk
- David Clark
- Shelly Clevidence
- William F. Clifford
- Jeffery Close
- Helen Cobb
- John & Ann-Marie Cochran
- Combined Federal Campaign Of South Hampton Roads
- Stephen Comiskey
- Commonwealth Commercial Partners
- Kenneth Copes
- Suzette Corey
- Rudy Costanzo
- Bill Coxe
- Patrick Crawford
- CREW Hampton Roads Inc
- Dennis Crimer
- Frederick Cross
- Caron Crouse
- Crystal Clean, LLC
- Donald and Lynne Culkin
- Curb Appeal
- Elizabeth Cutrell
- Kristal Davis
- Davita
- Paul Deloatch
- Pamela Denyes
- Suzanne Desimone
- Benjamin Dickson
- Distinctive Art Source
- DKT Associates PLLC
- James Dolan
- Dollar Bank, FSB
- Dominion Energy
- Charitable Foundation
- Donatewell
- Anthony Doran
- Kevin Doran
- Dragas Management Corporation
- George & Helen Dragas Family Foundation
- James & Roberta Drewiske
- DTG
- Steven Dumont
- Scott & Christina Duncan
- Rover Dziegielewski
- EBC Carpet Service Corporation
- Barrett Elliott
- Joan Endt
- Daniel Erb
- Buddy Evans
- Lockwood Evans
- Rebecca Ferqeron
- Edith Fields
- First Settlers Region
- Porsche Club Of America
- Lavonne Fletcher
- Richard Fortier
- Peter Fortune Estate
- James Foster
- Tom Fowler
- James and Sharon Fox
- Roger Francisco
- Tracy Franco
- Ludwig Frank
- Jennifer Franklin
- Thomas Frantz
- Connie Frazier
- Frontstream Reston VA
- Eric Gardner
- Brittany Garmon
- GEICO
- GEICO Military
- Michael Geller
- Lawrence Geromin
- Pamela Getty
- Joe Gibaldi
- Stephen and Nancy Gibbons
- Jennifer Gildea
- Sean Gillespie
- Charlie Goodwin
- Robert Gower
- Phil and Josie Grandfield
- Rocco Grasso
- Charles Gray
- Great Outdoor Provision
- Joseph and Susan Greene
- Dennis Gregory
- Karen Greifenstein
- Pat Grillo
- Alan Groffman
- Michael Grothousen
- Joseph Grosel
- Ronald Gumbert
- Habitat For Humanity Metro Maryland
- Habitat International
- Matt Hahne
- Abigail Hale
- Hampton Roads Community Foundation
- Hampton Roads Council
- Navy League Of The U.S.
- Handiman 4 Rent, LLC
- Brad Hanford
- Rosether Harris
- Gary Harttranft
- Hatchett Design/Remodel
- Tremeka Hayes
- Michael Heck
- Charles Henderson
- Jeffery Henderson
- Donna Henry
- Hercules Fence Company
- Hilborn Charity Fund
- Thomas Hirsch
- Carmen Hoffman
- Diane Holley
- Jeffery Hood
- Kelly House
- Frank and Diane Hruska
- Benjamin Huger IV
- Huntington Ingalls Industries
- I.B.T.T.A.
- IBM Employee Charitable Giving
- Ionic Deizgn
- James Ireland
- Ironclad Technology Services LLC
- James L. McLemore Bible Class
- Morris Janey
- JES Foundation Repair
- Mike Johannsen
- John Edwards Pest Control
- Richard Johnson
- Brian Johnson
- Mary and Chris Johnston
- Bickon
- Lee & Pamela Jordan
- Judson Knecht Educational Services
- Michael Kassel
- Robert Kautter
- William Keen
- John Kennedy
- Logan Kiernan
- Ashley King
- Kings Fork Ruritan Club
- Klett Consulting Group
- Richard Knee
- Knights Of Columbus # 11984
- Knights Of Columbus #10515
- Kroger Mid-Atlantic Corporate Affairs Department
- Jack Lahren
- Lake Gaston Piecemakers
- Quilt Guild
- Charles & Margaret Land
- Alice Langley
- Langley Family Foundation
- Langley Federal Credit Union
- Russell LaParre
- Robert Layton
- Stephen and Gill Leaman
- Daniel Lear
- Juliana Lear
- Jeffery Lemay
- Harry Lester
- John Lewis
- London Bridge Trading Company
- Lynnnann Laundry
- Chris Mabe
- Michael Maliniak
- Susan Manley
- Marine Hydraulics International
- Danielle Mays
- James McArthur USN(Ret.)
- Craig McClain Jr.
- Alyssa and Hugh McCrory
- Larry McLaughlin
- Jules Mefferd
- Butch Meier
- John Meredith
- Metzger Design
- Mildred A. Brady Charitable Trust
- Eleanor Miller
- Mission BBQ
- Doug Mitchell
- John & Adele Moncrief
- Rebekah Monteith
- Tim Moon
- Michael Moranha
- John and Pollie Morison
- Chris Mottet
- Mr. Rogers Windows
- Lex Murphy
- Donald Musacchio
- Network For Good
- Joseph Neuman
- Jacqueline Newman
- William & Linda Newton
- Norfolk Tug
- Jerri Norman
- NRHA Employees Charity Fund
- O'Connor Brewing Company
- John Ohlinger
- Robert Oldani
- Lisa Oliver
- Allen & Patricia Otis
- John Panneton
- Megan Parker
- Clifford Parker
- Robert Parsons
- Betty Payne
- Gregory Pietroccla
- David Pendery
- Harry Perkins
- Richard & Kelley Peroe
- Robert Perry
- Jean Pfahler
- Neil Phelan
- Philippine Med Association
- Of S/E VA. Inc.
- Christopher & Elissa Pierson
- Pillar To Post
- Dennis Plank
- Portsmouth Catholic Regional School
- Ralph Potter
- Benjamin Potts
- Prevailance, Inc.
- Queen Of Virginia
- Jermal Quinn
- Oliver Quinn
- Ronald Rahall
- Lucille Reeves
- Jerry Reina
- Georgia Rhodes
- Richard E. Olivieri Family Foundation
- Mary Richardson
- Martha & Michael Rigg
- Ronald Rivet
- John & Wendy Roger
- David Rose
- J. Van Rose Jr.
- Ann Rossik-Hatton
- Rotary Club Of Cape Henry
- Rainham Rowe
- John & Carol Rowe Jr.
- Sara Jo and Joel Rubin
- Lynn Ruehlmann
- SAIC
- Rosetta Sawyer
- Stanley & Dolores Schnell
- Lon Scofield
- Kevin and Lecky Searls
- Stacey Seim
- Sentara Medical Group
- Alexandra Serrano
- Paul and Lillie Shelton
- Shorebreak Pizza
- Joshua Sill
- Robert Simpson
- George Skinner
- William Small
- Smartmouth Brewing
- Douglas Smith
- South Norfolk Baptist Church
- Southeast Virginia Community Foundation
- Southern Trust Mortgage
- Tony Sparagno
- Jodi Stambaugh
- Jane Stein
- Samuel Stevenson
- Bryan Stevenson
- Christina Stevenson
- James Stone
- Hugh Story
- David Storey
- Stratascor LLC
- Robert Strittmatter
- Russ Stromberg
- Pat Stroop
- Structural Services
- Suffolk Family YMCA Staff
- Suffolk Foundation
- Suffolk Rotary Club
- James Suhr
- Melissa Summers
- Sandra Suria
- David Sutherland
- Sykes, Bourdon, Ahern &
- Levy, P.C.
- Sysco Hampton Roads
- Donald Taber
- Talbot Park Baptist Church
- William Taliaferro
- Karen Tanner
- Patterson Taylor
- Adrienne Taylor-Parham
- Tegna Foundation
- Edmund Terpening
- Ted Terry
- The Benevity Community Impact Fund
- The Cheesecake Factory
- The Wells Fargo Foundation
- The Whiting Turner Contracting Co
- Elaine Thompson
- Tidewater Home Funding
- Lisa Tom
- Top Golf
- Towne Bank Foundation
- Towne Benefits
- Milika Traynham
- Jo Anna Tremper
- Monika Tremper
- Trident Home Loans
- Margaret Tyminski
- Blake & Heather Tyson
- U.S. Waterways Transportation LLC
- Jim Uhl
- Union Bank & Trust
- United Way Of Greater Atlanta
- United Way Of South Hampton Roads
- USAA
- William Vajda
- Joy Vesterman
- Steven and Stacy Viles
- Virginia Council Of Nurse Practitioners Tidewater
- Virginia Foundation Solutions
- Virginia Housing Development Authority
- Virginia State Golf Association
- Virtexco
- Kimberly Votava-White
- W.T. Anderson
- Walmart Store #1811
- Neil Walsh
- Darryl Ware
- Susannah Warner
- Warrior Taphouse
- Rob Weber
- Samuel & Jane Claytor Webster
- Weed Man Lawn Care
- Nancy Weiss
- Pamela West
- West Point Society Of Hampton Roads
- Westminster Reformed Presbyterian Church
- Wetland Studies and Solutions
- When In Rome Ristorante
- Debra Whitehorn
- Edward Whitmore
- Janice Wiedman
- Karlaa Williams
- Samuel Wilson
- Jaison Wojdyla
- Joan Wood
- Dennis Yatras
- Dandridge & Patrica Yon
- Hyde & Barbour Yount



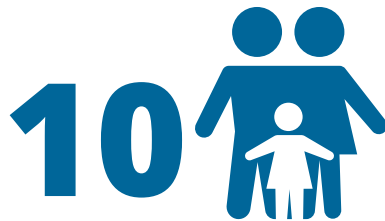
**Habitat**  
for Humanity®  
South Hampton Roads

900 Tidewater Drive  
Norfolk, VA 23504



**232**

**HOUSES**  
built/rehabbed



**10**  
**VETERAN**  
families

**360,000 HOURS**

contributed by volunteers

**46,400 HOURS**

in sweat equity by  
Habitat homebuyers



**\$460,000**

annual property  
taxes paid by  
Habitat families



**\$34.8 million**

in **HOME VALUES**