It's a unique set of tools that builds a future, and I think Habitat is that toolbox that just brings it all together."
— Habitat Humanitarian Jonathan Scott

MATTHEW T. PETERSON
EXECUTIVE DIRECTOR, BLUE RIDGE HABITAT FOR HUMANITY

In Virginia, one in eight households spend more than half of their income on housing. Because of increased housing costs and growing income inequality, everywhere you look – cities, towns, rural communities – the stability that home should bring remains out of reach for far too many families. Blue Ridge Habitat for Humanity knows that safe, decent and affordable housing solutions play a critical role in helping families create lives filled with possibility and progress. Many of our neighbors live with the constant burden of uncertainty, stress and fear. That should not be – and it does not have to be.

Habitat is experiencing unprecedented growth over these last few years and we are using that growth to improve the overall housing outlook in our region:

- We are impacting the lives of many more families through our home construction and expanded critical home repair programs
- We are emphasizing our support for, and partnerships with, local Career Technical Education programs, such as JHHS, Dowell J Howard, and Triplett Tech
- We are learning more, and getting even more involved in, housing-related issues as we co-chair the recently formed Housing Coalition of the Northern Shenandoah Valley. We are elevating housing affordability as a top issue of concern in our locality
- With the incredible support of the community, our ReStore is having tremendous success, which helps us sell discounted home improvement products to the general public, reduce tons of waste from our landfills, and create jobs

Because of your creative investments in us and several new, exciting initiatives being launched, Blue Ridge Habitat is significantly impacting the housing deficit in the communities we serve. But, to continue to do so, we will constantly have to break new ground when it comes to confronting housing-related issues. Luckily, we have the tools all around us to do so. Our community is strong, and the assets are there. We just need to work together to truly see those assets, harness their power, and work together to make positive, transformative generational change.

This past year, we changed our name to be more reflective of our service area. Habitat for Humanity International requested we expand our territory by incorporating Shenandoah County’s existing Habitat for Humanity affiliate. Our singular goal is to increase capacity to serve more individuals in this region, which is our home. In August 2018, we officially celebrated the expansion and began the rebranding process. As Blue Ridge Habitat for Humanity, our service area now includes Winchester, Frederick County, Clarke County, and Shenandoah County. In other words, we support the I-81 corridor from Cross Junction to New Market, VA. In fact, we are looking to begin construction on our first house in Mt. Jackson in the spring of 2019 as we build four additional houses in the Winchester area.

We have been successful only by working alongside the community to help families access the tools they need for a better tomorrow. Hammers and nails are the tools we use to build homes. Sweat equity, affordable mortgages, volunteerism, and self-empowerment are the tools we use to create change in people. In the course of unifying around improved housing for all, we can work towards even broader impact at the sectoral and societal level.

Inclusion, innovation, and inspiration are the hallmarks of our work. At Blue Ridge Habitat for Humanity, the need inspires us but the solution drives us. Your continued generous support will help us break new ground in 2019 and beyond.

DAVID SHORE
BOARD CHAIR, BLUE RIDGE HABITAT FOR HUMANITY

As one of the founders of our local affiliate, I have seen our organization work to provide a common-sense solution to affordable homeownership. Over the last 22 years, I can safely say that we have maintained our trajectory by being inspired. Our people inspire us: Habitat homeowners, volunteers, donors, community partners, and staff. This tremendous support enabled us to successfully navigate our way to become a larger affiliate with one commitment — to help provide safe, decent and affordable housing solutions beyond home construction.

We are invigorated and energized by the number of talented and enthusiastic individuals within our Habitat family who continue to inspire us daily. The Blue Ridge Habitat for Humanity story is a powerful mosaic of experiences that have motivated our actions and accomplishments in the last year — a transitional year for our organization as we dared to take chances on solutions we may have never considered otherwise.

It has been a good year for Blue Ridge Habitat, and I look forward to building on our successes and drawing inspiration from all the incredible individuals that are part of this journey. Thank you for investing in our growth and for believing in the potential of our organization. Together we can mobilize our local community to help improve home affordability while fostering diverse, sustainable and economically viable neighborhoods.
Local jurisdictions must plan for sufficient housing to accommodate future workers in order to avoid a slowdown in the region's economy.

By expanding our services into Shenandoah County, Blue Ridge Habitat is better positioned to explore housing-related issues impacting our rural communities. However, expanding our territory means a budgetary increase in programmatic expenses related to our mission. In order to build one new home in the county every other year, we will be required to raise an additional $65,000 each year to sustain the program. This does not include funding needed to launch a much-needed repair program in the area.

Blue Ridge Habitat for Humanity is committed to expanding our services beyond the traditional Habitat model by preserving fair-market rentals in our community, offering a homeowner repair program and assessing unique opportunities to scale to meet affordable housing needs more effectively. To unlock new housing solutions for more people locally and regionally, financial institutions, donors, investors, and other housing market stakeholders must come together to craft new ideas on these growing markets. Working with United Way of NSV, Blue Ridge Habitat has launched the Housing Coalition of the Northern Shenandoah Valley to facilitate multi-sectoral collaboration.

We embrace the concept of livable communities where the physical design of housing, workplaces, infrastructure, and facilities greatly enhances independence, dignity, and choice. The ultimate goal of Habitat's neighborhood revitalization mission is to improve quality of life, which is defined as a sense of well-being and happiness experienced by individuals, groups, and communities while creating lasting change. We are working with our Housing Coalition partners to create an inclusive sense of community, social cohesion and collective action in our local area to improve the general quality of life. We believe that public awareness, advocacy, and educational campaigns can be used to spark community dialogue about the role housing affordability and housing solutions play in achieving our goal of diverse and economically vibrant communities.

A good housing mix supports economic sustainability. Given the anticipated growth in our area, housing will: serve a range of income earners, help employers attract and retain workers, and keep our local economy resilient. Local jurisdictions must plan for sufficient housing to accommodate future workers in order to avoid a slowdown in the region's economy.

Housing construction has a huge economic impact on the local community. On average, home construction creates 3.5 full-time jobs per home each year. As an active home builder, Blue Ridge Habitat's total economic contribution to the community is nearly $1.2 million dollars a year.

We are dedicated to increasing our impact by exploring different housing types compatible in scale with single-family homes that help meet the growing demand. These housing types are referred to as the "missing middle" and provide innovative options along a spectrum of affordability, including duplexes, triplexes, and pocket bungalow courts to support livable communities. Such potential projects will further generate job creation through the ripple effect of sustainable economic growth.
FINANCIAL SUMMARY

At Blue Ridge Habitat for Humanity, we steward your gifts judiciously so that your donor dollars can go directly to program services. Our fiscal year runs from July 1 to June 30. Our Form 990 is available online at blueridgehabitat.org. Audited financial statements are available upon request.

REVENUE & SUPPORT | $1,744,357

NET ASSETS:
67% INCREASE OVER THE LAST THREE YEARS
2018 $3.0 MILLION
2017 $2.6 MILLION
2016 $1.8 MILLION

OUR PROGRAMMATIC (OR DIRECT MISSION) EXPENSE OUTPUT HAS INCREASED BY 50% SINCE 2016

TOTAL EXPENSES | $1,283,273

REVENUE & SUPPORT

2018 2017 2016
CONTRIBUTIONS $245,397 $745,075 $203,871
FUNDRAISERS $20,486 $17,635 $19,026
RESTORE PROFIT $709,467 $258,382 $175,172
HOME SALES & OTHER HOME RELATED REVENUE $622,448 $407,352 $296,260
OTHER REVENUE $56,991 $44,808 $50,806
MONETARY REVENUE $1,654,789 $1,473,252 $745,135
IN-KIND GIFTS $89,568 $132,075 $64,751
TOTAL REVENUE $1,744,357 $1,605,327 $809,886

EXPENSES

TOTAL PROGRAM SERVICES $1,065,775 $679,700 $713,271
SUPPORTING SERVICES
MANAGEMENT $123,278 $92,723 $84,023
FUNDRAISING $94,220 $77,529 $93,227
TOTAL EXPENSES $1,283,273 $849,952 $890,521
Blue Ridge Habitat for Humanity wishes to thank the following outstanding donors for their tremendous contributions during FY 2017-2018 and our current fiscal year to date (Dec. 31, 2018).

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"This will never be a world of equality, of fairness, of human decency that leaves no room for poverty or prejudice or violence, unless we build it."

— Jonathan Reckford
CEO of Habitat for Humanity International