Message from the Executive Director

Dear Friends,

As we close out this fiscal year, I believe we at Habitat for Humanity of Winchester - Frederick - Clarke (HFHWFC) are stronger than ever. HFHWFC is an incredible asset and one in which we are all truly proud to be a part of in service to the public.

HFHWFC is not a give-away program. We use all of our donated funds, materials, and services to build decent and affordable housing with our partner families, not for them. Our families all meet specific income criteria; they all have steady, albeit low income; they've demonstrated serious need; and they commit to giving hundreds of sweat equity hours into the building of their own home. At the end of this journey, our families purchase their homes from Habitat with zero-interest, fixed loans and these funds are reinvested into the program. Our product is real and it is tangible. You can see and touch where your donor dollars and gifts go. And lastly, you can meet the families, shake their hands, and share in their effervescent hope for a better life.

As we celebrate our Affiliate's 20th anniversary we have expanding our footprint into Clarke County, and we are embarking on a broader community development-based Neighborhood Revitalization program in addition to our construction services. We have been working more efficiently and effectively to serve more families but whenever you add new projects, it necessitates more funding.

Whether a corporation, foundation, faith-based organization, or an individual, project and event sponsors are critical partners in helping HFHWFC make affordable homeownership a reality for families in need!

In addition to covering construction costs, project sponsors are invited to volunteer alongside our hardworking partner families, participate in groundbreaking and dedication ceremonies, and take advantage of media and publicity opportunities.

Sponsors can participate at various financial levels. HFHWFC welcomes the opportunity to custom design a sponsorship package to best meet your needs.

Habitat is a model that is proven successful, but like any not-for-profit organization, we rely on the generosity and human spirit of our fellow neighbors. I invite you to join me in supporting this worthy cause and thus allowing that many more families to enjoy the pride of first-time homeownership that breeds, through generations, a stronger, more stable, and self-reliant community!

Matthew T. Peterson, M.A., CVA
Executive Director

Most charities rely mainly on donations and government programs to support their work. Habitat for Humanity is different. In addition to these traditional funding sources and mortgage payments received from partner families, HFHWFC's ReStore helps fuel our capacity to make the most of every donor and mortgage dollar.

ReStore is a socially and environmentally sustainable retail enterprise. As a building materials thrift and outlet store, you can purchase items at a fraction of the original retail price.

The ReStore is crucial in helping us build more homes. All ReStore donations and purchases directly support HFHWFC's mission of helping families build a better future through affordable homeownership. Every time someone donates, shops or volunteers at our ReStore, they benefit Habitat partner families.

After 10 successful years, the Board of Directors is committed to refreshing and renewing the ReStore experience for our customers.

Remember, you do not have to lift a hammer to help. Supporting the ReStore means supporting HFHWFC. Every door we sell opens a new opportunity for a family.

Brenda Gibson
Board President 2015-2016
OUR GOAL

TO BUILD STRENGTH, STABILITY AND SELF-RELIANCE THROUGH SHELTER

1. Decent shelter is something we all need to thrive.


3. Every child deserves a home base from which to explore the world.

OUR WORK

During the past fiscal year, the gift of your financial support, your time and your voice helped bring independence to families in need of a decent place to live.

Through shelter, we empower. A decent place to live and an affordable mortgage help homeowners save more, invest in education, pursue opportunity and have more financial stability.

A Habitat home is a stabilizing force for a family. Better, affordable living conditions lead to improved health, stronger childhood development and the ability (and financial flexibility) to make forward-looking choices.

A Habitat home is a strong foundation for a family. It is an opportunity on which they can build a better life.

In almost 20 years of helping families improve their housing situations, we at Habitat have seen firsthand how critical housing is to families and to communities. We realized from the beginning that when we build structures, we are also building...
"It’s not been any easy road for us but we have managed to stay together and the bonds my children and I have are stronger than ever. Never in my life have I had to put my pride aside and make so many decisions for them, but I had been given the chance to have my own home. And, it was worth it. For almost over a year, I lay in bed picturing what our new home would look like and feel like. I would imagine the colors of the rooms and the smell of new paint. Since closing on our home, I am just so overjoyed I can’t express how I feel. Every single thing is beautiful and we are so happy in our new home... I can never express all my thanks to my Habitat Family."

- Mary celebrated her housewarming in November 2015. Here she poses with her mother as they pick out her new cabinents.

"[My daughter] has had a stable environment in which she could concentrate on her studies instead of having to constantly relocate. She has been able to meet friends that she did not have to leave behind. She has not had to worry about how her mother was going to make rent, ...having a Habitat home has made it easier for her to succeed and for that we are very grateful."

- Tina, upon her daughter’s 2015 high school graduation. Tina’s daughter received an advanced studies diploma, and was accepted to a distinguished university with a presidential scholarship. She hopes to major in cellular and molecular biology. Tina’s family moved into their Stephens City home in 2009.

"We build with people, not for them."

- Matthew Peterson took over Executive Director leadership in January 2016 after working for Millwood-based Project HOPE where he managed the non-profit organization’s International Volunteer Program. The Florida native and University of Miami graduate is also a US Army veteran and brings an international perspective to the organization.

"I have never owned a home. Before, I was paying a lot of rent for myself and my four daughters to have adequate space to live. Now, I can invest in my own house. This makes a big difference for me as well as my daughters. I hope this home blesses them with a wonderful life and I thank everyone who helped us build this home. The whole process was very empowering."

- Lahoma celebrated her housewarming in March 2016. Her home was built as part of the Women Build project which broke ground on May 5, 2015. Here Lahoma quietly contemplates her home’s closing.
At HFHWFC, we steward your donations judiciously, so that your donor dollars can go directly toward program services. Our fiscal year runs from July 1 until June 30.

**REVENUE & SUPPORT**

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<tr>
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<tr>
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**NET ASSETS**

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Habitat for Humanity of Winchester-Frederick-Clarke's audited financial statements and Form 990 are available upon request by emailing info@habitatwfc.org or by calling 540.662.7066.
DONORS

Habitat for Humanity Winchester-Frederick-Clarke wishes to thank the following outstanding donors for their tremendous contributions in 2015-2016:

<table>
<thead>
<tr>
<th>Foundation Level - $25,000+</th>
<th>Head Foreman - $500+</th>
<th>Friend of Habitat</th>
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- Paul Rittelmeyer
- Reed Halsted

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- Knights of Columbus
- Larry Dehaven Dawso
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- Christine A Fasano
- City National Bank
- Claudia Young
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Friend of Habitat
Claudia Young
Cynthia Smith
David Donivan
David and Cathy Shore
David J. Ferreira
Deborah Algire
Deborah Vann
Deborrah Kowalskksi
Debra Beeman
Dennis and Carolyn Argall
Diane Grimes
Duncan and Joan Carlson
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Every donor is appreciated for the generous support they provide to HFHWFC partner families. Tremendous effort was made to properly recognize all donors in this report; however, if your feel your name was accidentally omitted, please contact us at info@habitatwfc.org.

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OUR PLANS

Over the next year, we will continue to work in the communities where HFHWFC currently has a presence to deepen our impact and make sure more and more people can access and afford safe living conditions. We will also begin working in Clarke County to widen our reach and impact through neighborhood revitalization and home preservation.

Widening Our Reach & Impact

HFHWFC’s Neighborhood Revitalization & Home Preservation Project (NPR) in Clarke County is an extension of our core building program and follows the same basic criteria for selection: need, ability to pay, and willingness to partner. NRP helps to preserve affordable housing in existing communities and often helps homeowners continue to live independently and securely in their homes. This program, along with HFHWFC, serves to comfort the critical housing needs of more families. NRP offers the flexibility to support community-based needs within neighborhoods that extend beyond houses, such as the development of community gardens, pocket parks, and other physical and programmatic ways to bring people together and promote community and fellowship.

Community Outreach

For families to succeed, sometimes the dynamics of their neighborhood have to change. Neighborhood Revitalization is a holistic approach that expands Habitat’s traditional partnership with new homeowners and volunteers to include neighbors and local organizations for a far greater impact. While housing is the locus of individual and family stability, it is also the catalyst for social and community development. HFHWFC increases access to owner-occupancy and security of tenure in our neighborhood revitalization initiatives. People in our community and all over the world partner with Habitat for Humanity to build and improve places they can call home. Decent shelter is something families need to thrive, and with a strong roof over their heads and a solid foundation beneath their feet, these individual families come together to build strong, stable communities. Every decent, affordable and accessible home is a building block; every neighborhood improvement plays an integral role in the creation of sustainable communities. We will expand our community partnerships with organizations and businesses such as the United Way, Our Health, Braddock Street United Methodist Church and First Bank to help local neighborhoods flourish.

Workforce Development & Handley Partnership

Winchester Public Schools and John Handley High School continue to partner with Habitat for Humanity Winchester - Frederick - Clarke to improve and expand vocational educational opportunities for a new generation of workers while also teaching about the need for affordable housing in our community.

The students will work on the four-bedroom home at Handley High School over the next two school years. During the program, students will learn residential framing, plumbing, electrical, window and door installation along with other key construction skills. The home will be moved in sections to its permanent location at 402 Highland Avenue in Winchester’s North End where it will be affixed to a concrete foundation and then finished by volunteers for a qualified family in Habitat’s homeowner program.

Communication

HFHWFC is committed to full, accurate communication and dissemination of information concerning our mission and partnerships, such as goals, impacts and financial or gift-in-kind contributions. Our message reflects the dignity, values, history and culture of the people served by our programs. During the next year, you will see the rebranding of HFHWFC and the ReStore to better serve the mission, vision and values of our organization as we celebrate the affiliate’s 20th Anniversary and the ReStore’s 10th Anniversary.

Diversity & Inclusion

We believe there is a role for everyone committed to our vision, mission and values and we seek to enrich our organization through diversity. We will seek to foster an organization in which faith is lived through action. Building on our Christian foundation, we serve and work with people of all faiths and beliefs in a spirit of justice and compassion.