



Annual Report 2013





Dear Friends,

Creating affordable housing is a community effort and when we work together to help people to become successful home owners, the benefits to the community are tremendous: the community gains economically with a larger tax base, physically with properly maintained homes and socially with a lower crime rate and a healthy place to live.

The transition from renter to home owner is not always easy and needs guidance. Habitat for Humanity Riverside and its community partners invest a tremendous amount of time and energy to insure that our families are successful home owners. Habitat empowers families with stability and growing financial security, breaks the cycle of poverty that accompanies substandard housing, and provides a permanent and lasting solution to a family's housing crisis.

We are very grateful to our generous donors and volunteers who share their talent, time as well as money and resources. Thank you for your generosity, trust and support. Thank you for believing in Habitat's vision "A world where everybody has a decent place to live."

With warmest regards,
Karin Roberts
Executive Director

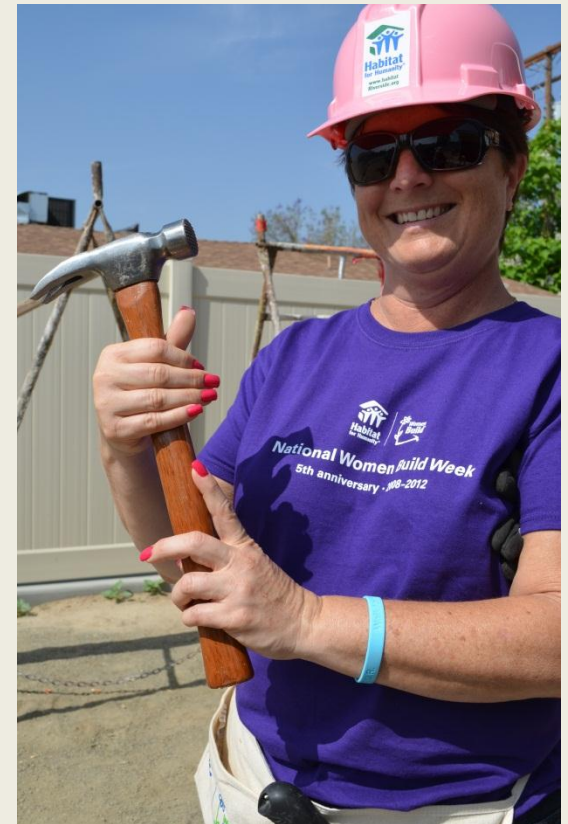


Our Mission

Seeking to put God's love into action, Habitat for Humanity Riverside brings people together to build homes, communities and hope

Our History

Habitat for Humanity Riverside, a 501 c 3 corporation, is an independent affiliate of Habitat for Humanity International, a faith-based, global affordable housing developer. Founded and operated locally since 1988, Habitat for Humanity Riverside serves individuals and families in the cities of Riverside, Moreno Valley, Corona, Norco, Jurupa Valley and the unincorporated areas of Western Riverside County.





Our Vision

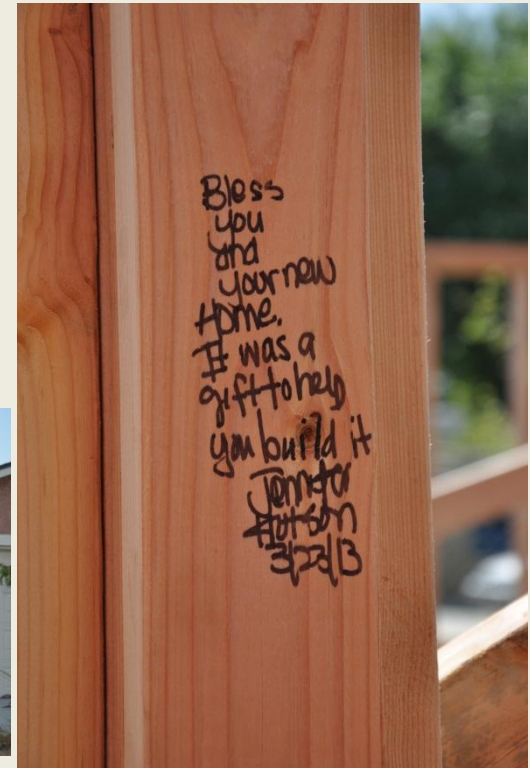
A world where
everybody has a
decent place to live





CHANGING THE FACE OF NEIGHBORHOODS AND CHANGING THE LIVES OF PEOPLE WHO LIVE HERE

Fighting blight and crime by developing infill lots and providing affordable home ownership





STATEMENT OF FINANCIAL POSITION – JUNE 30, 2013

Assets:

Cash and cash equivalents	832,869
Impound trust account	71,421
Notes receivable	8,060
Accounts receivable	41,408
Mortgage receivables, current portion	164,900
Construction in progress	<u>401,882</u>
Total Current Assets	<u>1,520,540</u>

Property and Equipment:

Equipment	77,688
Vehicles	58,276
Leasehold improvements	106,632
Accumulated depreciation	<u>(130,386)</u>
	<u>112,201</u>

Other Assets:

Mortgage receivables, net of current portion	4,708,027
Unamortized mortgage discount	<u>(3,196,980)</u>
Total other assets	<u>1,511,047</u>

TOTAL ASSETS **3,143,788**

Liabilities:

Loan payable – line of credit	22,705
Accounts payable	18,702
Accrued payroll	4,090
Accrued vacation	6,949
Homeowner escrow funds	50,965
Home owner deposits	6,075
Total Current Liabilities	<u>109,486</u>

NET ASSETS

Unrestricted	2,632,420
Temporarily restricted	<u>401,882</u>
Total Net Assets	<u>3,034,302</u>

TOTAL LIABILITIES AND NET ASSETS 3,143,788
=====

REVENUES AND EXPENSES – JUNE 30, 2013

Revenues:

Grants, cash,	1,256,425
Mortgage discount amortization	352,965
Home sales	538,509
Restore sales	576,712
Other income	9,956
Loss on mortgage settlement	<u>(108,516)</u>
Total support and revenue	<u>2,626,051</u>

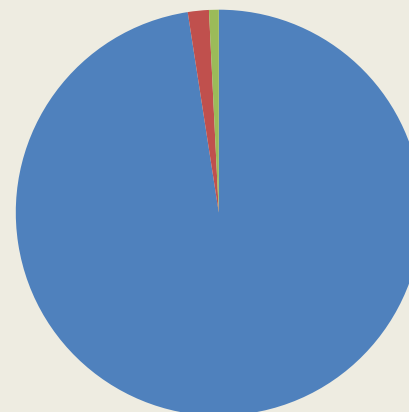
Expenses:

Program services	2,175,565
Management & General	37,351
Fundraising	<u>17,273</u>
Total expenses	<u>2,230,189</u>

CHANGE IN NET ASSETS 395,862

NET ASSETS-BEGINNING OF YEAR 2,638,440

NET ASSETS-END OF YEAR 3,034,302
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- Program services
97,5%
- Management
1,7%
- Fundraising
0,8%



Board of Directors FY 2013

Name	Occupation & Employer
Jesus Morales, President	National Community Stabilization Trust
Ken Gutierrez, Vice President	City of Riverside/City Councilmember
Debi Bagley, Secretary	Capree Escrow, Real Estate Law - Co-owner
Nicholas Adcock, Treasurer	Greater Riv. Chambers of Comm., Governmental Affairs Manager
Amy Aldana, Family Selection/Support	Disney Corp./ Low-income representative
Jim Almgren, Church Relations	Thrivent for Lutherans, Building Specialist
Patricia Chavez, Fundraising Comm.	Bank of America, SenVP, Market Exec. Business Banking
Deborah DeGrado, PR	City of Norco, Housing Manager ret.
Spencer MacDougall, Finance Committee	Leivas & Associates, Financial Planner
Barbara Purvis, Legal - Recording Secretary	City of Riv./Assistant City Attorney, ret.
Gladys Walker, Family Selection	Riv. Unified School Dist, Retired
Robin Hought, Fundraising Committee	Wells Fargo Foundation, Community Affairs Manager

**Organizational Chart
June 2013**



**BOARD OF DIRECTORS
(Volunteers)**

IT/DATA RESEARCH
Cheryl Creamer
(P/T- 10 hours/week)

EXECUTIVE DIRECTOR
Karin Roberts

CONTROLLER
Kay Roland
(volunteer)
4 hours/week

**VOLUNTEER
COORDINATOR/
FAMILY
SELECTION/SUPPORT**
Christine
Morgando

**REHAB
PROJECT
MANAGER**
Joe
Michalak

**CONSTRUCTION
SUPERVISOR**
Kathy Michalak

**OPERATIONS
MANAGER**
Sim Mai

**HOME
MORTGAGE
MANAGER**
Darell Zeller
(volunteer)
8 hours/month

**DIRECTOR OF
RETAIL
OPERATIONS**
Cindy Tyrolt

**COMMUNITY
OUTREACH/
MARKETING**
Kristii MacEwen

**ASSISTANT
A BRUSH WITH
KINDNESS REPAIR
PROGRAM**
Dave Pedaline

**B of A
SUMMER
INTERNS**
Adriana Nguyen

ReSTORE RIVERSIDE
Modesta Valdez- Manager
Perry Frazier- Customer Service
Michael Garcia -driver
Kevin Wagner (PT) –ware house
Lisa Courtway (PT) – cashier

Affiliate:

6 full-time employees
1 Part-time employee
1 Intern (Bank of America)
2 volunteers (PT)

ReStore:

5 full-time employees
2 part-time employees
(Various daily volunteers- GAIN and Alternative
Sentencing for Community Service)



Habitat
for Humanity®
Riverside

**1,496
VOLUNTEERS
WORKED
7,925 HOURS
ON HABITAT
RIVERSIDE'S
PROJECTS**





WOMEN POWER at TWO WOMEN BUILD PROJECTS





Program Services

New Home Construction

Since 1988, Habitat for Humanity Riverside has built 36 homes with additional 11 homes under construction

Home Rehabilitation

Since 2010 22 foreclosed homes have been rehabilitated

A Brush with Kindness Program

Starting this program in 2010, Habitat for Humanity Riverside completed 235 projects, serving low-income senior citizens and veterans in mobile home parks

Critical Home Repair Program

Addressing safety issues, Habitat for Humanity repaired 5 homes for low-income veterans and senior citizens

Neighborhood Revitalization Initiative

serves more families by responding to community aspirations with an expanded array of products, services and partnerships, empowering residents to revive their neighborhoods and enhance their quality of life.





NEIGHBORHOOD REVITALIZATION INITIATIVE

Firsts Because of NRI

1. Awarded AmeriCorps members, both VISTA and National
2. Purchase and implementation of an outcome (not output) evaluation tool; Success Measures
3. Focus Area established: City of Jurupa Valley



NEIGHBORHOOD REVITALIZATION INITIATIVE

Why Jurupa Valley?

1. In 2009, HUD categorized Jurupa Valley as a blighted city.
2. 2010-2013, HFH Riverside used NSP1, NSP3, and MoU funds from the EDA of RivCo to revitalize Rubidoux; a low socioeconomic community of Jurupa Valley
3. 2010-2013, HFH Riverside developed positive relationships with partner families, residents, community organizations and City officials while completing:

Project Types	# completed in JV 2010-2013
Rehabilitated Homes	20
New Homes	4
Critical Home Repairs	4
A Brush With Kindness	16
Community Days/Park Clean Up	2



NEIGHBORHOOD REVITALIZATION INITIATIVE

Purpose

1. Introduces HFH Riverside to resources = more local resources for partner families
2. Creates awareness and opportunities to advocate our mission within the community
3. Impact more families with non-construction service to non-Habitat families.

Retail with a Mission

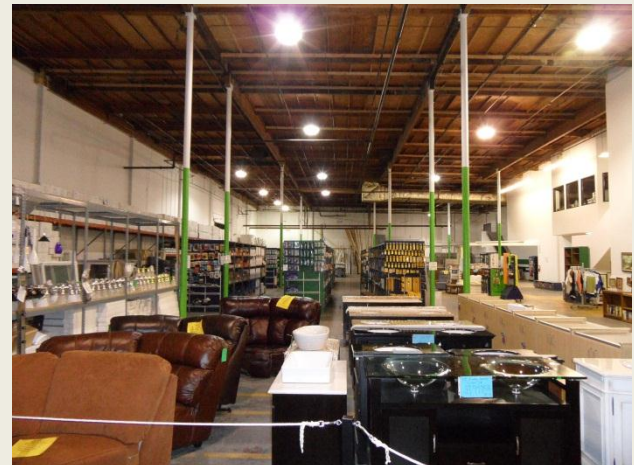


The ReStore was established in 1998 to provide a self-sustaining funding source for Habitat for Humanity Riverside and to provide our local community with low-cost building and home improvement materials. The store is open to the public and sells new and used home improvement products donated by companies, small businesses, and private donors. Shopping at the ReStore supports Habitat's mission and keeps useful material out of the landfill.

4 R'S : REUSE, REDUCE, RECYCLE - RESTORE

In 2013 we logged

- 1,468 donation pick- ups
- 3,856 ReStore volunteer hours
- 117,512 items sold
- Approx. 2 tons reused and saved from landfill
- Expansion of recycling program
 - E-waste
 - Paper
 - Cardboard
 - Wood
 - Metal





A WORLD WHERE EVERYONE
HAS A DECENT PLACE TO LIVE.

TITHING – 10% of unrestricted donations are going to Habitat’s Global Village Funds.
Between 1998 to 2013 Habitat Riverside helped Habitat affiliates in Honduras, Guatemala and the Dominican Republic to build 60 homes.





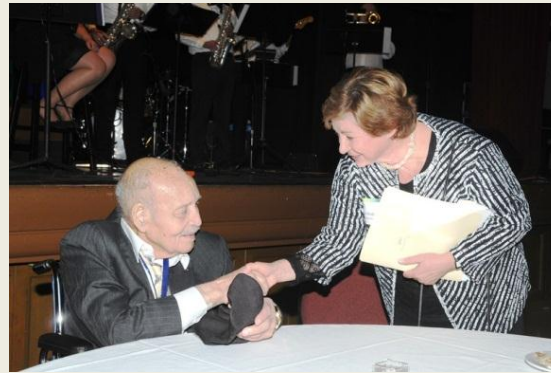
WE NEED YOUR SUPPORT

Whenever anyone thinks of volunteering with Habitat, they think of building houses, swinging a hammer, framing walls, or raising roofs. Although this is very important, there are many other ways to help.

HOW CAN YOU HELP?

- Volunteer your time and talents on a **committee**
- volunteer your time and talents at the **ReStore**
- sponsor all or part of the **building costs** of a home
- **provide lunch** for volunteers on-site
- provide **in-kind materials, services and expertise**
- give a **financial donation**
- volunteer at an event throughout the year
- **be a spokes person and educate** the public about affordable housing in your community
- connect Habitat Riverside and the **local faith community**





Our founder Dr. Barnett Grier, age 98





Thank You to our
sponsors and
community partners

