BUILDING. REVITALIZING. UPLIFTING.
First, let me say thank you.

All of us at Habitat for Humanity Buffalo are truly grateful for our dedicated volunteers, donors, and community partners. You make our work possible!

Your support is shaping our community. Your generosity makes our mission possible, our neighborhoods stronger, and the futures brighter for those we serve.

Our programs are game-changing. We help mothers provide safety for their children and fathers build stability for their families. Children who grow up in Habitat homes are increasingly likely to graduate high school and to go to college.

As Buffalo experiences an unprecedented phase of revitalization, the need for affordable homeownership opportunities is growing. More and more families are being priced out of neighborhoods across the city. Habitat Buffalo is also facing this challenge, as we compete with renters, flippers, and investors to acquire property for construction.

We have been a leader in transforming our city. Long before Buffalo’s renaissance, Habitat Buffalo volunteers were revitalizing Buffalo. For more than three decades, we have been working to uplift our community. Today, as parts of Buffalo are reshaped by new investment, we are continuing to serve, working in corners of the city that are often overlooked by investment.

I am tremendously proud to lead the organization through this transformative time. It is humbling to work alongside people who are so giving of their time and talents, and who come together to serve a common mission.

“Your generosity makes our mission possible, our neighborhoods stronger, and the futures brighter for those we serve.”

Thank you for all that you do! Together, we will continue to help hardworking families build strength, stability, and self-reliance through homeownership.

Teresa Bianchi
Executive Director
Habitat for Humanity Buffalo
We’re growing our programs to serve more hardworking families, to revitalize and uplift whole neighborhoods, and to empower more people to improve their lives. With your support, we’re giving a hand up - not a hand out - to families, neighbors, and communities.

**Construction Program**
Brings together volunteers to build and rehab houses across Erie County. In FY2019, 12 homes were completed. Each house requires an average of 5,000 volunteer hours to build. Habitat Buffalo families have paid more than $12.8 million into local tax rolls.

**Repair Program**
Launched in FY2019 with three repairs, this program helps neighbors retain their home’s value and safety. Homeowners may apply for critical home repairs, such as roof and front porch repairs. Homeowners repay an interest-free loan for repairs.

**Homebuyer Program**
Gives hardworking families an opportunity to purchase a decent, affordable home. Families in the Homebuyer Program are supported in repairing and maintaining their credit, establishing a bank account, and purchasing a Habitat Buffalo house. Homebuyers are required to contribute at least 400 hours of “sweat equity” (a term used to describe the work completed by future homeowners towards the construction of their home and education hours), and to repay an interest-free, 30-year mortgage. In FY2019 Habitat Buffalo helped 57 people, including 31 children, move into a safe, stable home.

**ReStore Program**
Funds Habitat Buffalo's mission by selling donated appliances, furniture, and building materials. Items are refurbished and sold in Habitat houses, or sold through our retail locations. In FY2019 the ReStore Program diverted 495.8 tons of unwanted material from landfills, and contributed more than $185,000 towards our home-building mission.

**Neighborhood Revitalization Initiative**
Habitat Buffalo’s Neighborhood Revitalization Initiative (NRI) is a holistic approach to community building. The goal of NRI is to improve communities to make a lasting impact on the quality of life of its residents. This requires working closely with stakeholders, residents, and elected representatives to determine challenges and to effect change.

Habitat Buffalo piloted this initiative in FY2019, focusing NRI efforts in neighborhoods where Habitat homes are located. NRI activities may include job training, providing home repair for current homeowners in the neighborhood, adding accessibility features for aging neighbors, providing education opportunities to residents, and supporting the formation of block clubs. NRI seeks to build a sense of community, security, and stability for whole neighborhoods and its residents.
The House Beer Built

Our year-long signature fundraiser, through which we partner with the Buffalo Niagara Brewers Association and local breweries, distilleries, and bars to raise enough money to sponsor the construction of a whole house. This campaign includes The Craft Brew Tour Card, a punch card redeemable for drinks at participating establishments, and Hammer & Ales, a tasting event hosted at the Barrel Factory, featuring food and drink from local vendors. In FY2019, 25 partners participated on The Craft Brew Tour Card, and more than 300 people attended Hammer & Ales. Volunteers from local breweries and distilleries also helped build the house sponsored by the previous year’s campaign. “The House Beer Built,” located at 73 Manitoba Street in Buffalo, was dedicated in February 2019.

The ReStore Find & Flip

This event highlights the ReStore Program by bringing together local artists, crafters, and D.I.Y.-ers who create one-of-a-kind pieces with items found at the ReStore. Guests who attend this fun, casual event bid on the pieces, and enjoy wine, beer, and food trucks. More than two dozen local D.I.Y.-ers participated in the November 2018 event, including Jackie Hausler, creator of Haus2Home, and Handy Mandi, winner of HGTV’s Flea Market Flip. Repurposed items, such as an old door converted into an indoor herb garden hanger and a dresser-turned-mini-bar, were sold in a silent auction. More than $12,000 was raised. Handy Mandi was awarded Fan Favorite for repurposing a washing machine tub into a lit side table.

Women Build Week

This week-long build event highlights the challenges that women often face as homeowners by bringing together diverse teams of women for a day of volunteerism alongside women who are working to become Habitat homeowners. In May 2019, more than 120 women volunteered and raised money for this event through a peer-to-peer fundraising competition. Women-owned businesses also supported the event as sponsors, including Blackstone Construction, Edbauer, Lets Goat Buffalo, Mallare Trucking, Nature’s Way Environmental, and Tipping Point Communications. More than $11,000 was raised during Women Build Week. These funds will support the construction of a house with a female head of household.

Build on Faith

Volunteers put faith into action during this month-long event. In partnership with Thrivent Financial, Habitat Buffalo invites people from all faiths and backgrounds to spend a day volunteering on a construction site, working in the ReStore, or supporting a Homebuyer family through their congregation. Throughout September 2018, ten faith-based organizations participated in Build on Faith. Nearly 100 volunteers came together for a day of service, building alongside families in the Homebuyer Program, and rebuilding items in the ReStore. Some faith organizations collected items, such as cleaning supplies, for Habitat Buffalo Homebuyers.
In FY2019, we completed construction on these homes:
11 Normandy Avenue
39 Winslow Avenue
41 Kerns Avenue
43 Zenner Street
49 Kilhoffer Street
73 Manitoba Street
75 Poultnay Avenue
76 Kilhoffer Street
78 Kilhoffer Street
87 O’Connor Avenue
352 East Street
854 Woodlawn Avenue

HOMEBUYERS*
The Fakhrudin Family
The Shabani Family
The Garrett Family
The Anderson Family
The Iang Family
The Jackson Family
The King Family
The Bashira Family

*camera-shy families not shown
### Our Financials

#### Assets

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgages</td>
<td>$3,352,838</td>
</tr>
<tr>
<td>Real Estate &amp; Construction in Progress</td>
<td>1,971,315</td>
</tr>
<tr>
<td>Cash &amp; Equivalents</td>
<td>472,723</td>
</tr>
<tr>
<td>Receivables</td>
<td>166,427</td>
</tr>
<tr>
<td>Property &amp; Equipment</td>
<td>442,956</td>
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<tr>
<td>Other Assets</td>
<td>312,982</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$6,719,241</strong></td>
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#### Liabilities

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td>Accounts Payable</td>
<td>$252,784</td>
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<tr>
<td>Line of Credit</td>
<td>70,000</td>
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<tr>
<td>Notes/Mortgage Payable</td>
<td>220,890</td>
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<tr>
<td>Other Liabilities</td>
<td>29,099</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$572,773</strong></td>
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#### Net Assets

<table>
<thead>
<tr>
<th>Without donor restriction</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,967,207</td>
<td></td>
<td></td>
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<tr>
<td>With donor restriction</td>
<td>179,261</td>
<td>53,075</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$6,146,468</strong></td>
<td><strong>$5,685,551</strong></td>
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### Operating Activities

#### Revenue

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<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td>Contributed</td>
<td>$1,647,992</td>
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<tr>
<td>Transfer to Homeowners</td>
<td>811,245</td>
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<tr>
<td>Mortgage Discount</td>
<td>300,669</td>
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<tr>
<td>ReStore Income</td>
<td>774,028</td>
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<tr>
<td>Other Income</td>
<td>32,037</td>
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<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$3,565,971</strong></td>
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#### Expenses

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
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</thead>
<tbody>
<tr>
<td>Program</td>
<td>$2,670,080</td>
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<tr>
<td>Administration &amp; Fundraising</td>
<td>434,974</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>3,105,054</strong></td>
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</table>

#### Change in Net Assets

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>$460,917</td>
<td>$968,920</td>
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#### Expense as a % of Each Dollar

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program</td>
<td>86%</td>
<td>85%</td>
</tr>
<tr>
<td>Administration &amp; Fundraising</td>
<td>14%</td>
<td>15%</td>
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</tbody>
</table>

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### Our Partners

Through volunteerism on construction sites, in the ReStore, with our Homebuyer Program, and at our events, thousands of people come together each year to make our mission possible.

**Volunteers in FY2019:**
- Individual Volunteers: 6,882
- Home Team Volunteers: 181
- New Volunteers: 1,111
- Total Hours Volunteered: 34,410

We’re thankful to work in collaboration with these impactful organizations:

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![Community Partners](images/community_partners.png)

**Our top financial supporters:**
- corporations, foundations, and estates that donated monetary gifts of $40,000 or more during FY2019:
  - Affordable Housing Corporation
  - Federal Home Loan Bank
  - IUE CWA Housing Corporation
  - John R. Oishei Foundation
  - Kaleida Heath
  - Local Initiatives Support Corporation
  - M&T Bank
  - The Estate of Bernard D. Wakefield
BUILDING STRENGTH, STABILITY, AND SELF-RELIANCE THROUGH SHELTER

MISSION
Seeking to put faith into action, Habitat for Humanity Buffalo bring people together to build homes, communities, and hope.

VISION
A world where everyone has a decent place to live.

THANK YOU!
You make our mission possible. Thank you for all of your generous support!