“…you don’t need wealth to give.”

Friends of Habitat,

Our affiliate’s success this year goes beyond the 16 families we housed or the new street we created. Habitat’s first neighborhood in Bloomington, Cedar Chase, is just that: a neighborhood. It’s where children play basketball (photo right) and ride bikes together. It’s where parents share plants and childcare.

It’s also where philanthropy has blossomed. These Cedar Chase neighbors created an association and voted to give two empty lots back to Habitat. In a statement of extreme generosity, they agreed to help house other families instead of building their own park or communal space.

This act reminds me once again that you don’t need wealth to give. We have an exciting year ahead, and whatever it is you choose to give this year, please know it is very much needed and appreciated.

In partnership,

Kerry Thomson
Children of Habitat home owners play an impromptu game of basketball in Cedar Chase, Habitat’s neighborhood on Bloomington’s southwest side.

Cedar Chase neighborhood will be home to 34 families.

“Being in a Habitat neighborhood, we live around those with similar economic backgrounds and goals. There is something special about building our homes together. There is a sense of liberation that hangs in the air. I believe most of us deeply appreciate what Habitat has done for us.”

—Jason Luna, Habitat home owner and co-president of the Cedar Chase Neighborhood Homeowners Association
“We just had a little boy. He will never remember the trailer we lived in. He will never be told not to jump for fear of falling through the floor. Most importantly, like his siblings, he will be able to go to college and live a normal life. The future couldn’t look brighter. Thank you!”

—Jessica Johnson, new Habitat home owner

Monroe County has the highest rate of poverty in Indiana.

The Johnson family is pictured with their former trailer (left) and again with their new Habitat home (above).
95% of all donations go directly to home ownership programs and services.

“I included Habitat in my estate plan because those who have financial security should help others. I come from a very old Monroe County farm family, and donating my time to the Women Build and my resources to the More Than Houses Society is like a twenty-first century barn raising.”

—Kathy Avers, Habitat volunteer and Legacy Society donor
Josh and Mandy Tinsley sign their Habitat mortgage documents, officially becoming home owners.

Habitat home owners pay 0% interest, no-profit mortgages.

“This is home. Nobody’s going to take it away from us. All of the work we put into it, it’s for us. We’re not going to have to move and redo it again somewhere else. It’s ours.”
—Mandy Tinsley, Habitat home owner
Habitat has built 128 homes with a 0% foreclosure rate.

“We partner with Habitat for the following reasons: Habitat addresses the real need for affordable housing in our community; Kerry Thomson’s energetic leadership is infectious; and the camaraderie of the Habitat staff, families, suppliers, and peer builders is extremely rewarding.”

—Don Weiler, President, Bailey & Weiler Design/Build and 2012 Builders Blitz partner
ReStore opened at 2450 South Henderson Street in April. Store proceeds have doubled monthly since making the move.

“I love ReStore because it diverts so much material from the landfill, and the money goes into building houses. There are so many ways ReStore benefits the community.”

—Jacqui Bauer, City of Bloomington Sustainability Coordinator and ReStore supporter
Clarence Knapp (buyer of the 2011 Whirlpool-sponsored house) earns sweat equity hours while building his own home.

We appreciate responsibility. We’re really excited to have a mortgage! It’s a step on our path that gets us closer to where we want to be. We accomplished one more thing, and we can start contributing back to the community.”

—Tora Knapp, Habitat home owner

Adult members of partner families work 250 sweat equity hours to qualify.
It's just awesome my kids have their own rooms. We're just much happier, much more spread out. It's so bright and light and clean. I'm so much happier here."

—Natasha Rogers, Habitat home owner

455 people can call Bloomington home because of Habitat.

Noah and Natasha Rogers moved their family from a substandard rental to their 2012 Women Build home.
A Habitat home, built with support from the Monroe County affiliate, is dedicated in San Vicente, El Salvador.

We’ve helped to build more than **100 homes** in El Salvador.

“*It was an honor to help the people of San Vicente build a better future. The work we did there was the hardest physical work I have ever done, but the gratitude shown to me and the other volunteers made it all worthwhile. I can’t wait to return this November!*”

—Brandi Host, Habitat volunteer
Millennial Giving Society
Total gifts of $10,000 or more since 2000

$10,000 to $24,999
Randy and Kim Arnold
Donald and Katherine Berry
Barb Bichelmer and Emily Ward
Maryellen and Robert Bieder
Bloomington Bagel Company
Habord and Pauline Bond
Jim and Anne Bright
Romane and Lynn Clark
Community Foundation of Bloomington and Monroe County
Susan and Roland Cote
John and Susan Cronkhite
Cheri and Mitch Daniels
Larry and Susan Davis
Beth Ellis and Tamera Theodore
First Christian Church
First United Methodist Church
First United Methodist Church of Bloomington
Whirlpool Corporation

$75,000 to $99,999
First United Methodist Church of Bloomington

$50,000 to $74,999
Boy Scouts of America
Scott and Susan Smart
Team Zachary

$25,000 to $49,999
M’issa and Michael Baye
Mike and Vonora Bishop
Bloomington District United Methodist Church
Dan and Rosalyn Gerstman
Tim and Erika Henke
Internal Medicine Associates
John and Kara Jacobs
Eileen Savage
SBC/Ameritech
Thrivent Financial for Lutherans
Mary Tilton
Trinity Episcopal Church
Unitarian Universalist Church of Bloomington, Indiana, Inc.
United Way of Monroe County, Inc.
University Information and Technology Services, Indiana University
Bill and Pat Verhagen

$10,000 to $24,999
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Donald and Katherine Berry
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Cheri and Mitch Daniels
Larry and Susan Davis
Beth Ellis and Tamera Theodore
First Christian Church
First United Methodist Church
First United Methodist Church of Bloomington
Whirlpool Corporation

A Dream Realized
$5,000 to $9,999
Mike and Vonora Bishop
Bloomington High School North Habitat
Cedarview Management
Direkt Approach, Inc.
Indiana University Health Hospital
Kelley Civic Leadership Development, Indiana University
Unitarian Universalist Church of Bloomington, Indiana, Inc.

A Home Realized
$10,000 to $49,999
Barb Bichelmer and Emily Ward
John and Kara Jacobs
Tony Moravec

A Community Realized
$50,000 or More
Whirlpool Corporation

Thank You to Our Donors for Gifts
Received July 1, 2011, to June 30, 2012

We are thankful to all our donors and strive to accurately report their generosity. If the reporting of your name or giving level does not match your expectations, please let us know by calling 812-331-4069 or emailing monroecountyhabitat.org.

Sometimes gifts given through other agencies do not arrive in the intended fiscal year (July 1–June 30).

Organizations are listed in italics.

Stevie Nicks
Brandy and Benjamin

Cathy Croxton
Frank Eberle
Beth Ellis
Sally Fairfield
Sheri Fella
First Insurance Group
J. T. Forbes
Whitney and Cheryl Gates
General Interiors
Jennifer Hart
Jon and Kathie Hart
Harv and Connie Hegarty
George and Margaret Holden
Donald and Kathryn Hollinger
Home Enhancements
Herb Hoover
Chad Huk and Patricia Henderson
Jeff and Margaret Jones
Marsha Keith and Gene Snipes
Mary Krupinski
Tim and Sara Laughlin
Brenda and Brian Lewis
Elliot Lewis
Jeffrey and Angela Lindauer
Art Lindeman
Trace Lutes
Ray and Angie Luther
Noma and Jan Maier
Rebecca and George Mankowski
Debra McDaniel
Joe and Ruth Miller
David and Martha Moore
Tony Moravec
Christine and Joe Morih
Brian and Jenni Murer
Connie and Tony Musgrave
Joe Myers
Myers Croxon Group
Meagan and Joel Nies
Rachael and Bruce Norton
Angela Parker and Bree Raper
Rob and Jane Parry
Tony and Natalie Proudfoot
Lauren Robel and Stephen Thrasher
Tommy and Penny Sauzier
Ann and Gary Scheppe
Carol Seaman
Sue Sgambelluri
Martha Shedd
Winston and Sue Shindell
Bruce Solomon and Susan Swartz
Mike and Sherry Sonneborn
Ann St. John and Michael May
St. John Associates, Inc.
Aaron and Amy Stolberg
Eric and Elizabeth Stolberg
Roland and Natasha Swingley
David Szonyi and Aviva Orenstein
Angela and Kevin Thrarp
Tamera Theodore
Kerry Thomson
Gracia Vailant
Inge Van Der Cuyssse
Bill and Pat Verhagen
Tim and Susan Vest
The Village Doll, Inc.
Charles Webb
Susan West
Sherrill York

The More Than Houses Society (MTHS) is the lifeblood of our affiliate. Individuals and group members make a long-term commitment to bring hope quickly to more families by giving at least $1,000 per year for five years to cover costs associated with family services, volunteer support, land purchases, infrastructure development, and more.

Donors who participate at this giving level are invited to attend special events, including our MTHS breakfast each November, which introduces prospective volunteers and donors to Habitat and reminds current supporters of our efforts. This event raises the bulk of our yearly operating budget to support our mission and goals.

If you would like to attend the breakfast on November 8, please call or email us for more information.

Organizations are listed in italics.

Lori Abram
Jim Ackerman
James and Karen Adams
Andy and Kim Allard
Matt and Eva Allen
John and Carole Ambler
Mary Ellen Anderson
Patricia and James Andrews
Randy and Kim Arnold
Kathryn Avers
Kathryn and Tim Bayless
Marcy and Jim Becker
Mike and Vonora Bishop
Bloomington Bagel Company, Inc.
Bloomington Board of Realtors
Bloomington Sports and Wellness
Doug and Sarah Booher
Jocelyn Bowie and David Semmel
Bill and Patricia Brown
Terri Brown
Dave Calkins and Elizabeth Elkas
Cedarview Management
Choice Realty & Management
Andrea and Amanda Ciccarelli
Susan and Roland Cote
Lynn and Ute Coyne
Crawspase Doctor, Inc.
Cathy Croxton
Frank Eberle
Beth Ellis
Sally Fairfield
Sheri Fella
First Insurance Group
J. T. Forbes
Whitney and Cheryl Gates
General Interiors
Jennifer Hart
Jon and Kathie Hart
Harv and Connie Hegarty
George and Margaret Holden
Donald and Kathryn Hollinger
Home Enhancements
Herb Hoover
Chad Huk and Patricia Henderson
Jeff and Margaret Jones
Marsha Keith and Gene Snipes
Mary Krupinski
Tim and Sara Laughlin
Brenda and Brian Lewis
Elliot Lewis
Jeffrey and Angela Lindauer
Art Lindeman
Trace Lutes
Ray and Angie Luther
Noma and Jan Maier
Rebecca and George Mankowski
Debra McDaniel
Joe and Ruth Miller
David and Martha Moore
Tony Moravec
Christine and Joe Morih
Brian and Jenni Murer
Connie and Tony Musgrave
Joe Myers
Myers Croxon Group
Meagan and Joel Nies
Rachael and Bruce Norton
Angela Parker and Bree Raper
Rob and Jane Parry
Tony and Natalie Proudfoot
Lauren Robel and Stephen Thrasher
Tommy and Penny Sauzier
Ann and Gary Scheppe
Carol Seaman
Sue Sgambelluri
Martha Shedd
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Tamera Theodore
Kerry Thomson
Gracia Vailant
Inge Van Der Cuyssse
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Tim and Susan Vest
The Village Doll, Inc.
Charles Webb
Susan West
Sherrill York

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First United Methodist Church of Bloomington

$50,000 to $74,999
Boy Scouts of America
Scott and Susan Smart
Team Zachary

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$5,000 to $9,999
Mike and Vonora Bishop
Bloomington High School North Habitat
Cedarview Management
Direkt Approach, Inc.
Indiana University Health Hospital
Kelley Civic Leadership Development, Indiana University
Unitarian Universalist Church of Bloomington, Indiana, Inc.
Legacy Society: Planned and Estate Gifts for the Future

The Legacy Society recognizes individuals who have notified us of their generous intention to make a planned or estate gift. These commitments will allow Habitat for Humanity of Monroe County to plan—and build—into the future.

Legacy Society Members

<table>
<thead>
<tr>
<th>Name</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kathy Avers</td>
<td>Deb Hutton</td>
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<tr>
<td>Helen Gibbons</td>
<td>Sue Shindell</td>
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<td>Jen Hart and Barry Pavicic</td>
<td>Sherril York</td>
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<td>Kyle Anderson</td>
<td>Rebecca Cooksey</td>
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<td>Nancy and Rodney Anderson</td>
<td>Pamela Cordran</td>
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<td>Sam and Patty Ardery</td>
<td>Donetta Cothran</td>
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<td>Ann Armstrong</td>
<td>Martha Danielson</td>
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<td>Anne and Matthew Auer</td>
<td>Elizabeth and Robert DeVoe</td>
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<td>AutoChoice Service Center, Inc.</td>
<td>Stephen Dillon</td>
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<td>Ruth Aydt</td>
<td>Shawn Dils</td>
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<td>Brenda Bailey-Hughes</td>
<td>Matthew Dixon</td>
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<td>Karen Banks</td>
<td>Catherine Dyar</td>
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<td>Mark Barkley</td>
<td>Gordon and Stephanie Dyott</td>
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<td>Douglas Bauder</td>
<td>Dorothy Ellis</td>
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<td>Caroline Beebe</td>
<td>Joan Ellis</td>
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<td>Amy Berndtson</td>
<td>Tom Feeeny</td>
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<td>Bloomington Moose Lodge No. 1081</td>
<td>First Republic Mortgage Corporation</td>
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<td>Caryl and Thomas Bowers</td>
<td>Teresa Foster</td>
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<td>Karen Breault</td>
<td>Karen and Steven Franks</td>
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<td>Brown County Wine Company</td>
<td>Lisa Fulkerson</td>
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<td>Denise and Ivan Brown</td>
<td>Elizabeth Galloway</td>
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<td>Carol Bucheri</td>
<td>GAP, Inc.</td>
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<td>Annette Bunjan</td>
<td>Lori Garraghty</td>
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<td>Pete Carew</td>
<td>Chris Geary</td>
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<td>Nedra and Elof Carlson</td>
<td>Global Sales Leadership Society, Indiana University</td>
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<tr>
<td>LuAnne Chamness</td>
<td>Susan Graham</td>
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<tr>
<td>Charles Cladel</td>
<td>Douglas and Molly Grant</td>
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<tr>
<td>Clark Consulting and Training</td>
<td></td>
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</tbody>
</table>
Give How You Want
Building is just one way to bring hope to families in need. You can also support Habitat for Humanity of Monroe County by:

- Shopping or donating at the Habitat ReStore
- Joining the More Than Houses Society
- Donating food for Saturday builds
- Putting a Habitat license plate on your car
- Using a Habitat grocery card when you shop at Bloomingfoods, Kroger, or Marsh

Visit www.monroecountyhabitat.org or call 812-331-4069 for more information.

Mary Gray
Tara Green
Betsy Greene
Maryellen Greulich
Teresa Grossi
Sara Hacker
Shelley Hahn and Gregory Simon
Jacqueline Hall
Stacey Hall
Rula Hanania
Hanapin Marketing
Tim Hare
Joby Hart
Mary Hawkins
Anne and Christopher Haynes
Paula Hibler Stapley
Timothy Hodges
Beth and Tom Hollingsworth
Kathy Huntzinger
Jenna Innis
Jackson Creek Dental, RDT
Karen Jackson
Rita Jerden
David and Rocky Johnson
Paul Johnson
K2 Design
Olga Kalentzidou
Marc and Christina Kellams
Jenny and John Kincaid
Marian and William King
Susan Klein
Connie Kuhlman
Dale Lantrip
Catherine and Jim Laughlin
Charlie and Jennifer Laughlin
Leandra Lederman
Nancy Lieberman
Janice Lilly
Little Fish Family Trust
Catryna Loos
Meredith Lulich
Lumina Foundation
Barb Macy
Jon Macy
Teresa May
Richard and Terry McCall
Mary Frances and Michael McCourt
Sandra and Dean McElhinney
Erin McGarvey
Annamaria Mecca and Richard Durisen
Daniel and Kathryn Miller
Glenn Miller
Linda Mongold
Brian Moore
William Morgan
Toni Moseman
Rich Mull
Kim Nelson
Debi O’Heran
Kathleen Oliver
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Marie Parkes
Susan Patrick
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Linda Rosdeitcher
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Rebecca Shedd
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Pat Smith
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Tuck & Roll Inc. DBA Express Employment Professionals
University Baptist Church
The Valeo Foundation
Julie Vonderschmidt
Martha Wailes
Wendy Walter-Bailey and Scott Bailey
Don and Lisa Weiler
Doris Wittenburg
Marsha and Joe Wray
Noelle Zeichner
Suzanne Ziemer
Mary Ziskin

$249 or Less
Visit us online at www.monroecountyhabitat.org for a list of remaining donors, including those giving in kind.

Thank you to our Granting Partners:

Bike & Build
Bloomington Board of Realtors
City of Bloomington
Federal Home Loan Bank
Habitat for Humanity International
Indiana Housing and Community Development Lowe’s

Financial Highlights:
Fiscal Year 2011–2012

SOURCES OF CASH
$503,606 Grants
$665,847 Donations from individuals, faith communities, and businesses
$333,631 Mortgage
$313,735 Gifts in Kind
$220,019 ReStore Net
$2,036,838 TOTAL

USES
$2,200,741 Program Services
$84,709 Fundraising
$19,396 Administrative
$2,304,846 TOTAL

$2,036,838

Grants
Cash
Mortgage
Gifts in Kind
ReStore Net

$503,606

$333,631

$665,847

$84,709

$19,396

$2,200,741

*Financial information is unaudited. Audited financials are available by calling 812-331-4069.
Our 2011–2012 Homes Bring Us to a Total of 128 Homes Completed

<table>
<thead>
<tr>
<th>Partner Family</th>
<th>Builder/Sponsor</th>
<th>Location</th>
<th>Completion Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Aca-Jimenez Family</td>
<td>Habitat ReStore</td>
<td>Cedar Chase Neighborhood</td>
<td>September 2011</td>
</tr>
<tr>
<td>The Lawson Family</td>
<td>Solution Tree and Team Zachary</td>
<td>Cedar Chase Neighborhood</td>
<td>September 2011</td>
</tr>
<tr>
<td>The Perry Family</td>
<td>Home Owner Mortgages</td>
<td>Cedar Chase Neighborhood</td>
<td>September 2011</td>
</tr>
<tr>
<td>The Knapp Family</td>
<td>Whirlpool Corporation</td>
<td>13th Street and Woodburn Avenue</td>
<td>October 2011</td>
</tr>
<tr>
<td>The Aca-Jimenez Family</td>
<td>Bloomington High School North</td>
<td>E. Thornton Drive</td>
<td>March 2012</td>
</tr>
<tr>
<td>The Cielo-Pani Family</td>
<td>Home Owner Mortgages</td>
<td>E. Thornton Drive</td>
<td>March 2012</td>
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<tr>
<td>The Forest Family</td>
<td>Habitat ReStore</td>
<td>E. Thornton Drive</td>
<td>March 2012</td>
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<tr>
<td>The Cielo-Cuatle Family</td>
<td>Home Owner Mortgages</td>
<td>Cedar Chase Neighborhood</td>
<td>May 2012</td>
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<tr>
<td>The Fernandez-Pulido Family</td>
<td>Home Owner Mortgages (Supported by WS Homes)</td>
<td>Cedar Chase Neighborhood</td>
<td>May 2012</td>
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<td>The Hall Family</td>
<td>Women Build 2012</td>
<td>Cedar Chase Neighborhood</td>
<td>May 2012</td>
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<tr>
<td>The Rogers Family</td>
<td>Women Build 2012</td>
<td>Cedar Chase Neighborhood</td>
<td>May 2012</td>
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<td>The Tenorio-Orocio Family</td>
<td>Habitat ReStore</td>
<td>Cedar Chase Neighborhood</td>
<td>May 2012</td>
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<tr>
<td>The Johnson Family</td>
<td>Bailey &amp; Weiler Design/Build, Presidium General Contracting and Management, and T.A. Fuller Homes, Inc.</td>
<td>Cedar Chase Neighborhood</td>
<td>June 2012</td>
</tr>
<tr>
<td>The Newsome Family</td>
<td>John Ingram Builder, Inc. and Plumb, Inc.</td>
<td>Cedar Chase Neighborhood</td>
<td>June 2012</td>
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<td>The Scott Family</td>
<td>Building Associates, Inc. and Blue Line Building &amp; Design</td>
<td>Cedar Chase Neighborhood</td>
<td>June 2012</td>
</tr>
<tr>
<td>The Tinsley Family</td>
<td>G&amp;S Homes, Inc., Rubicon Custom Homes, and WS Homes, Inc.</td>
<td>Cedar Chase Neighborhood</td>
<td>June 2012</td>
</tr>
</tbody>
</table>

The Annual Report is a publication of Habitat for Humanity of Monroe County, Inc.
213 E. Kirkwood Avenue, Bloomington, Indiana 47408
Phone: 812-331-4069
www.monroecountyhabitat.org

Kathleen Chmielewski, Designer
Linda Stephenson and Angela Tharp, Editors
Maggie Marton, Public Relations Project Team Contributor
Meagan Niese, Kerry Thomson, and Elizabeth Walker, Staff Contributors
Photos courtesy of Kip May, Eric Rudd, and Ann Schertz
YOU are Why Habitat Works in Monroe County, Indiana.

“Give students the opportunity to help solve real societal problems, and they will accept the responsibility with such tenacity! Our students are passionate about providing decent, affordable housing. They also realize how blessed they are.”

— Pat Wilson, Habitat volunteer and affiliate adviser for Bloomington High School North