Dear Habitat Friends and Families,

Together, we’ve accomplished so much in 2018.

Every financial contribution, every hour of volunteer labor, and every Restore purchase or donation makes what we do possible. We are grateful for your support and dedication to our mission of bringing people together to build homes, community and hope.

In 2018, we completed our 500th home in Richmont Terrace and celebrated the tremendous progress on Park Springs, our 96 lot mixed income development in Eastern Jefferson County. With your continued commitment, we expanded our capacity to serve more families through our Community Development and Home Repair program. Together we built a playground in Richmont Terrace, completed 10 home repairs and engaged residents in multiple beautification projects in the Russell and Portland neighborhoods.

But there is still so much more we need to do. In Metro Louisville, more than 1 in 5 children live in poverty. 62% of these 38,000 children live in families that spend over half of their income on housing costs. The 2018 Metropolitan Housing Coalition Report noted that affordable housing continues to be a growing challenge for our city. Estimates are that 40 percent of the total workforce who rent are housing cost burdened. The need is clear and, with your support, Habitat is prepared to address it.

This report is a celebration of the work we have done, the work we plan to do, the people we serve and, of course, those who make it all possible. The need for housing is not getting any smaller. Together we can rise to the challenge and accomplish so much more.

Sincerely,

Rob Locke
Chief Executive Officer

2018 Board of Directors

President, Matt Williams
Vice President / Secretary, Todd Rosenbaum
Treasurer, John Borders
Vice President, Chris Meriwether
Branden Bowen
Material Recycling Systems
Caroline Britiker
Republic Bank
Stacy Durbin
Scottish Rite
John Dwyer
John Law Firm, PLLC
Kristen English
Henderson Maguire
Catherine Greene
Baldwin Brown Lee, PLLC
A.J. Habib
GE Appliances, Home Company
Clay Kampbell
Benoit Parment
Glenn A. Kane
Belleville University
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Private Consulting Company
Alan Laughlin
Limebird Design LLC
Chris Meriwether
BKD, LLP
Carolyn Miller
Samaritan Health
Jacinta Nelson
Visiting Nurse Association
Wanda Repasky
Arnold & Repasky PLLC
John Rippy
Republic Bank
Todd Rosenbaum
Work by Design/Woods LLP
Bob Rothrock
LSP
Chris Talley
Davis Mullen PLLC
Joy Walker
Henry+Rogers
Matt Williams
Impact, Tammie & Geno

Three locations serving Louisville:

Hikes Pt. ReStore
10754 Taylorsville Rd.
Louisville, KY 40220 | 502.805.1425
Store Hours: Tuesday - Saturday: 10 am - 6 pm

Floyd St. ReStore
2772 S. Floyd St.
Louisville, KY 40207 | 502.805.1295
Store Hours: Tuesday - Friday: 10 am - 6 pm
Saturday: 9 am - 4 pm

Portland ReStore
10750 Roswell St.
Louisville, KY 40219 | 502.805.2105
Store Hours: Wednesday: Tuesday - 11 am - 4 pm
Saturday: 9 am - 4 pm

Habitat for Humanity of Metro Louisville
1620 Bank Street, Louisville, KY 40203 | 502.637.6265 | louisvillehabitat.org

A message from our CEO

Seeking to put God’s love into action, Habitat for Humanity of Metro Louisville brings people together to build homes, community and hope through housing solutions of homeownership, community development and home repair.

Our vision is a world where everyone has a decent place to live.
Dear Habitat Friends and Families,

Together, we’ve accomplished so much in 2018. Every financial contribution, every hour of volunteer labor, and every Restore purchase or donation makes what we do possible. We are grateful for your support and dedication to our mission of bringing people together to build homes, community and hope.

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RepUBLIC Bank

Stacy Burbin
Seminole Time

John Dewey
John Lee Tire, LLC

Kristen English
Henderson Wagner

Catherine Greene
Estes Stones Law Group, PLC

A.J. Habib
GE Appliances, co-visioner

Chen Kappell
Browin Partners

Glenn Kase
Bellevue University

David Kosloski
Private Consulting Company

Alan Laughlin
LMK Arch Design LLC

Chris Meriwether
BKD, LLP

Carolyn Milks
General Mills

Jocinta Nelson
Merck

Wanda Repasky
A.J. Habib Co., Inc.

John Ripley
RepUBLIC Bank

Todd Rosenbaum
Westby Creamery

Bob Rothrock
Lennon, Shaw, Kelley, LLP

Bob Rothrock
Lennon, Shaw, Kelley, LLP

Chris Talley
LG&E

Joy Walker

Matt Williams
Hyper, Summit & Genesis

OUR MISSION & VISION

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the store that builds

68,622 transactions

4.64 million pounds diverted from the landfills in 2018

2,442 gallons sold of Restore’s recycled latex paint

Three locations serving Louisville:

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4014 Taylorsville Rd.
Louisville, KY 40207 | 502.815.9623

Floyd St. Restore:
2727 S. Floyd St.
Louisville, KY 40207 | 502.815.2745

Portland Restore:
1510 Rainbow St.
Louisville, KY 40207 | 502.815.2055

Store Hours:
Sunday: 10 am - 3 pm
Monday: 10 am - 7 pm
Tuesday: 9 am - 6 pm
Wednesday: 9 am - 8 pm
Thursday: 9 am - 6 pm
Friday: 9 am - 6 pm
Saturday: 9 am - 4 pm

2018 Annual Report
The 500th Habitat Home

It has taken tens of thousands of volunteers, more than 5 million nails, over 10 million dollars and 69 very special, hard-working families to pave the way for the construction of the 500th Habitat home in Metro Louisville. In June of 2018, the dream of one hard-working Louisville mother came true as the walls were raised for this historic construction project. Rae’Shonda partnered with The Gheens Foundation to build the 500th home for Rae’Shonda and her son, De’Shawn.

At the home’s Ground Blessing Ceremony, Rae’Shonda shared, “I am doing this for my baby! De’Shawn is 2 years old and I want him to grow up in a healthy, stable environment. I want to be able to play safely in my very own backyard.” When he was born, I knew immediately that I wanted to give him the best. And to me, that meant becoming a homeowner.”

The 500th home was built in the Richmond Terrace neighborhood, which is located off of Cave Run Road near Crums Lane. In 2017, Habitat broke ground on this development and when it’s completed in 2020, there will be a total of 20 single-family homes. The playground is also located in the same neighborhood where Habitat and 155 residents and volunteers built a new playground. The playground was part of the 2018 Mayor’s Give-A-Day Week of Service.

Rae’Shonda and De’Shawn moved into their new Habitat home in the fall of 2018. When Rae’Shonda received the keys, she said, “My son and I just walked through our new front door, I knew, right then and there, that all of my hard work, sweat and tears has paid off. I knew immediately that I wanted to give him the best. And to me, that meant becoming a homeowner.”

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To celebrate the Park Springs development, Habitat and HPI hosted a kick-off event in October 2018. It was a joyous occasion, attended by Park Springs homeowners, supporters, members of Habitat’s Board of Directors and elected officials, including Mayor Greg Fischer, Councilman Scott Reed and Councilman Glen Stuckel.

The 500th home is also located in the same neighborhood where Habitat and 155 residents and volunteers built a new playground. The playground was part of the 2018 Mayor’s Give-A-Day Week of Service.

Phase one of Park Springs will be a 5-year project; Habitat plans to build at least 1/3 of the planned 96 homes. In Park Springs, at least 20% of the homes will be affordable homes. The Park Springs development will feature energy-star certified homes and homes. The Park Springs development will feature energy-star certified homes and homes.

The 500th home is also located in the same neighborhood where Habitat and 155 residents and volunteers built a new playground. The playground was part of the 2018 Mayor’s Give-A-Day Week of Service.

At the end of the 2017, Habitat Louisville broke ground on Park Springs, a new mixed-income subdivision in eastern Jefferson County. The 40-acre site, located north of the Cave Run Skyway, was donated to Habitat in 2016. Over the past 10 years, much work has been done to prepare the land and acquire property for development. The subdivision is being developed by Habitat, The Housing Partnership (HPI) and several market rate builders.

As we entered into 2018, Habitat began to heavily focus on building out lots on this land. With one home already under construction, Habitat “Raised the Roof” on an additional six homes. By the end of 2018, fourteen children were now living in safe, stable homes, where they were envisioning brighter futures. In addition, seven moderate to market rate homes were built and sold.

Housing Solutions Locally

2018 By The Numbers

30 homebuyers accepted into Habitat’s homeownership program

10 “Love Your Neighborhood” home repair projects completed

16 homes built

4 existing homes rehabbed

6 homes built by faith-based sponsors

13 homeowners paid off their mortgage

73,993 volunteer hours donated to provide $15,000

Financial Activity

Fiscal Year 2018 - Jan 1, 2018 to Dec 31, 2018

**Total Revenue:** $5,888,878

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions &amp; Grants</td>
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<tr>
<td>Total Revenue</td>
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**Fiscal Year 2018 - Jan 1, 2018 to Dec 31, 2018**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Expenses</td>
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<tr>
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<tr>
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<tr>
<td>Program Services - Family Support</td>
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<td>Fundraising Expenses</td>
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**Total Liabilities:** $1,202,935

<table>
<thead>
<tr>
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<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>Note Payable</td>
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<tr>
<td>Note Payable</td>
<td>$16,228,078</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>$1,647,000</td>
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</tbody>
</table>

**Net Assets:** $15,025,143

<table>
<thead>
<tr>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
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</tr>
<tr>
<td>Notes Payable</td>
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<tr>
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</tr>
</tbody>
</table>

**Total Net Assets:** $15,025,143

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**Support, Revenue & Net Investment Results**

Net Assets

Expenses

Total Net Assets: $15,025,143

Total Liabilities: $1,202,935

Total Revenue: $5,888,878

Total Expenses: $4,350,762

Revenue & Net Investment

- Hanan

- Strong Foundation.

- My home is a place where my family can create memories and build a strong foundation.

- I am doing this for my baby! De’Shawn is 2 years old and I want him to grow up in a healthy, stable environment. I want to be able to play safely in my very own backyard. When he was born, I knew immediately that I wanted to give him the best. And to me, that meant becoming a homeowner.”

- Habitat “Raised the Roof” on an additional six homes. By the end of 2018, fourteen children were now living in safe, stable homes, where they were envisioning brighter futures. In addition, seven moderate to market rate homes were built and sold.

- The 500th home is also located in the same neighborhood where Habitat and 155 residents and volunteers built a new playground. The playground was part of the 2018 Mayor’s Give-A-Day Week of Service.

- Habitat broke ground on this development and when it’s completed in 2020, there will be a total of 20 single-family homes.

- At the home’s Ground Blessing Ceremony, Rae’Shonda shared, “I am doing this for my baby! De’Shawn is 2 years old and I want him to grow up in a healthy, stable environment. I want to be able to play safely in my very own backyard.” When he was born, I knew immediately that I wanted to give him the best. And to me, that meant becoming a homeowner.”

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- Rae’Shonda and De’Shawn moved into their new Habitat home in the fall of 2018. When Rae’Shonda received the keys, she said, “My son and I just walked through our new front door, I knew, right then and there, that all of my hard work, sweat and tears has paid off. I knew immediately that I wanted to give him the best. And to me, that meant becoming a homeowner.”

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- Phase one of Park Springs will be a 5-year project; Habitat plans to build at least 1/3 of the planned 96 homes. In Park Springs, at least 20% of the homes will be affordable homes. The Park Springs development will feature energy-star certified homes and homes.

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- At the end of the 2017, Habitat Louisville broke ground on Park Springs, a new mixed-income subdivision in eastern Jefferson County. The 40-acre site, located north of the Cave Run Skyway, was donated to Habitat in 2016. Over the past 10 years, much work has been done to prepare the land and acquire property for development. The subdivision is being developed by Habitat, The Housing Partnership (HPI) and several market rate builders.

- As we entered into 2018, Habitat began to heavily focus on building out lots on this land. With one home already under construction, Habitat “Raised the Roof” on an additional six homes. By the end of 2018, fourteen children were now living in safe, stable homes, where they were envisioning brighter futures. In addition, seven moderate to market rate homes were built and sold.

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- At the home’s Ground Blessing Ceremony, Rae’Shonda shared, “I am doing this for my baby! De’Shawn is 2 years old and I want him to grow up in a healthy, stable environment. I want to be able to play safely in my very own backyard.” When he was born, I knew immediately that I wanted to give him the best. And to me, that meant becoming a homeowner.”

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The 500th Habitat Home

At the end of the 2017, Habitat Louisville broke ground on Park Springs, a new mixed-income subdivision in eastern Jefferson County. The 16-acre site, located north of the Gene Snyder off Westport Road, was donated to Habitat in 2010. Over the past 10 years, much work has been done to prepare the land and ensure safe properties for development. The subdivision is being developed by Habitat, The Housing Partnership (HHP) and several market rate builders.

As we entered into 2018, Habitat began to heavily focus on building out lots on this land. With one home already under construction, Habitat "Raised the Roof" on an additional six homes. By the end of 2018, fourteen children were now living in safe, stable homes where they were envisioning brighter futures. In addition, seven moderate to market rate homes were built and sold.

To celebrate the Park Springs development, Habitat and HHP hosted a kick-off event in October 2018. It was a joyous occasion, attended by Park Springs homeowners, supporters, members of Habitat’s Board of Directors and elected officials, including Mayor Greg Fischer, Councilman Scott Reed and Councilman Glen Stuckel.

The Park Springs development will provide the community with much needed quality, affordable housing options in a neighborhood close to jobs, schools, recreation areas and retail,” said Rob Locke, CEO, Habitat Louisville. "Habitat is pleased to partner with other organizations to transform this once abandoned property into a thriving mixed-income community."

Fiscal Year 2018 - Jan 1, 2018 to Dec 31, 2018

**Total Revenue:** $5,888,878

**Other Income:** $5,789,003

**Contributions & Grants:** $1,966,713

**ReStore Donations & Sales:** $1,778,205

**Transfers to Homeowners:** $798,826

**Discount on Mortgage Loan Originations:** $206,941

**ReStore Expenses:** $1,778,205

**Program Services - Construction:** $1,778,205

**Program Services - Family Support:** $798,826

**Management & General:** $206,941

**Revenue - Total:** $16,228,078

**Total Expenses:** $15,025,143

**Net Assets:** $1,202,935

**Temporary:** $1,331,200

**Restricted:** $628,827

**Permanent:** $1,647,000

**Other:** $891,676

**Total assets:** $16,228,078

**Total liabilities:** $15,025,143

**Total Net Assets:** $1,202,935

**Notes:**

1. The Park Springs development will provide the community with much needed quality, affordable housing options in a neighborhood close to jobs, schools, recreation areas and retail.

2. Habitat Louisville is pleased to partner with other organizations to transform this once abandoned property into a thriving mixed-income community.

Financial Activity

Kicking off Park Springs

The 500th Habitat Home

It has taken tens of thousands of volunteers, more than 5 million nails, over 18 million in donations and 65% very special, hard-working families to pave the way for the construction of the 500th Habitat home in Metro Louisville. In June of 2018, the dream of one hard-working Louisville mother came true as the walls were raised for this historic construction project. Rae'Shonda partnered with The Crossens Foundation to build the 500th home for Rae'Shonda and her son, De'Shawn.

At the home’s Ground Breaking Ceremony, Rae'Shonda shared, "I am doing this for my baby, De'Shawn. He is a 9 year old and I want him to grow up in a healthy, stable environment. I want to be able to play safely in his very own backyard. When he was born, I knew immediately that I wanted to give him the best. And to me, that meant creating a home for him.

The 500th home was built in the Richmont Terrace neighborhood, which is located off of Cave Run Road near Crums Lane. In 2017, Habitat broke ground on this development and when it’s completed in 2020, there will be a total of 20 new single-family homes. The 500th home is also located in the same neighborhood where Habitat and 195 residents and volunteers built a new playground. The playground was part of the 2018 Mayor’s Give-A-Day Week of Service.

Rae’Shonda and De’Shawn moved into their new Habitat home in the fall of 2018. When Rae’Shonda received the keys, she said, "This is my son and I just walked through our new front door, I knew, right then and there, that all of my hard work, sweat and tears was worth it. This home will be a building block for my son’s success."

As my son and I just walked through our new front door, I knew, right then and there, that all of my hard work, sweat and tears was worth it. This home will be a building block for my son’s success."

Support, Revenue & Net Investment Results

Table: Financial Activity

Revenue

- Contributions & Grants
- ReStore Donations & Sales
- Transfers to Homeowners
- Discount on Mortgage Loan Originations
- ReStore Expenses
- Program Services - Construction
- Program Services - Family Support
- Management & General
- Revenue - Total

Expenses

- Temporary
- Restricted
- Permanent
- Notes
- Total assets
- Total liabilities
- Total Net Assets

Net Assets

- Notes: 1. The Park Springs development will provide the community with much needed quality, affordable housing options in a neighborhood close to jobs, schools, recreation areas and retail. 2. Habitat Louisville is pleased to partner with other organizations to transform this once abandoned property into a thriving mixed-income community.

2018 By The Numbers

- 30 homebuyers accepted into Habitat’s homeownership program
- 30 homes built
- 10 houses repaired
- 500th Habitat home in Metro Louisville
- 73,993 volunteering hours
- $15,000 to provide
- 4 housing solutions locally
- 16 homes built
- 13 homeowners paid off their mortgage
- 10 “Love Your Neighborhood” home repair projects completed
- 615 families engaged in Habitat’s “Love Your Neighborhood” initiative
- 4 partnerships
- 67 companies
- 31 schools
- 162 parkland hours
- 4 community events
- 3 “Love Your Neighborhood” events

 tínulo: Financial Activity

Título: Kicking off Park Springs

Título: The 500th Habitat Home

Título: 2018 By The Numbers

Título: Table: Financial Activity

Título: Net Assets

Título: Revenue

Título: Expenses

Título: Notes:

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Título: 2. Restricted

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Chief Executive Officer

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Strange Reardon
John Dowey
John Dowey, PLLC
Kristin English
Heidi DelHart-Heisinger
Collette Greene
Elder Beckman Law Group, PLLC
A.J. Hubard
GE Appliances, Banor Company
Clay Kempdell
Bisson Farm
Glenn Kone
Bellarmine University
David Korable
Korable Consulting Company
Alan Laughlin
Lowe Arch Reitman LLC
Chris Meriwether
BKD, LLP
Carolyn Miles
Garrett Reitman
Jacinta Nelson
Vanish Healthcare
Wanda Repasky
Hampton & Hopson, PLLC
John Rippy
Republic Bank
Todd Rosenbaum
Wilkey, Rubel, Hamby, LLP
Bob Rothrock
LSP
Chris Talley
LFCB
Joy Walker

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1620 Bank Street, Louisville, KY 40203 | 502.637.6265 | louisvillehabitat.org

2018 Annual Report

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1620 Bank Street, Louisville, KY 40203 | 502.637.6265 | louisvillehabitat.org

2018 Impact

the store that builds

68,622 transactions

4.64 million pounds diverted from the landfills in 2018

2,442 gallons sold of ReStore’s recycled latex paint

OUR MISSION & VISION

Habitat for Humanity of Metro Louisville

2018 Impact

Hikes Point ReStore
4034 Taylorsville Rd.
Louisville, KY 40207 | 502.805.1652
Store Hours: Tuesday - Saturday 10 am - 6 pm

Floyd Street ReStore
2777 N. Floyd St.
Louisville, KY 40207 | 502.805.1425
Store Hours: Tuesday - Friday 10 am - 6 pm Saturday 9 am - 4 pm

Portland ReStore
1530 Rowan St.
Louisville, KY 40215 | 502.805.3035
Store Hours: Wednesday 11 am - 6 pm Saturday 9 am - 4 pm

2,442 gallons sold of ReStore’s recycled latex paint
Thank You To Our Donors!


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