



Building Together

*Annual
Report*

2012



Mission Statement



(Top) Dr. Arthur Woodward with the McClary family on the dedication day of their home. This, the 193rd house for FCHH was made possible through Erie Insurance, University of Rochester Habitat Chapter, and the Rochester Habitat Young Professionals. (Bottom) Volunteers and staff from Rochester's Habitat ReStore pause for a photo as they unload a donation of furniture.

(Cover) Students from WebsterThomas High School lay brick pavers for the new gateway garden at the entrance for JOSANA at Jay and Broad Streets.

Flower City Habitat for Humanity is a non-denominational Christian housing ministry welcoming people of all faiths or no faith to help eliminate substandard and poverty housing in Rochester, NY.

Mission

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

Vision

A world where everyone has a decent place to live.

All Are Welcome

Flower City Habitat for Humanity has an open-door policy: All who believe that everyone needs a decent, affordable place to live are welcome to help with the work, regardless of race, religion, age, gender, political views or any of the other distinctions that too often divide people. In short, Habitat welcomes volunteers and supporters from all backgrounds and also serves people in need of decent housing regardless of race or religion. As a matter of policy, Habitat for Humanity International and its affiliated organizations do not proselytize. This means that

Habitat will not offer assistance on the expressed or implied condition that people must either adhere to or convert to a particular faith, or listen and respond to messaging designed to induce conversion to a particular faith.

Flower City Habitat

Founded in 1984, Flower City Habitat for Humanity (FCHH) has built or renovated over 200 homes in Rochester, NY. Several thousand volunteers, in partnership with our homeowner families, provide the labor to build houses five days per week, year round. FCHH relies on financial contributions from individuals, churches, businesses, corporations, organizations, and foundations to fund our work.

Families in Rochester, NY are required to contribute 450 hours of "sweat equity" as they build the homes of others as well as their own. Mortgage principal payments are recycled back into building or renovating additional houses.

Our neighborhood restoration projects have played a crucial role in creating positive changes in Rochester neighborhoods that include Fulton Ave., Cuba Place, Rauber St., Trust St., and JOSANA.

Habitat for Humanity International

Habitat for Humanity has been dedicated to eliminating poverty and substandard housing worldwide since 1976. The global housing ministry has built more than 350,000 houses around the world, providing more than 1.75 million people in 3,000 communities with safe, decent, affordable shelter. Financial supporters combined with volunteers working alongside partner families and staff make this accomplishment possible. Habitat builds decent, affordable homes that are purchased by qualified, low-income families through zero-profit mortgages.

Dear Friends,



Russ Bullock - 2012 Chairman

As I look back over the past year, I can't help but be proud of the efforts of so many people, partnering and working with Flower City Habitat to help us achieve our dream of eliminating poverty housing in Rochester. Many think of us as that organization that builds houses. And while we take pride of that aspect of what we do, we know that it takes so much more to turn around a neighborhood and change a community for the better.

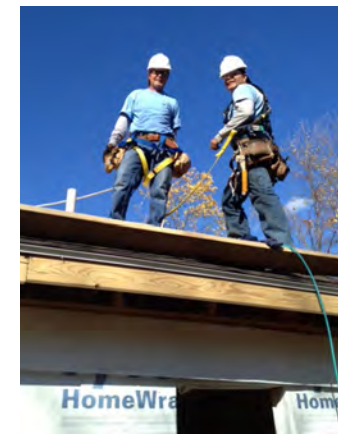
Over the past several years, in partnership with the City of Rochester, we have turned our efforts to the JOSANA area of the City, completing nearly 40 new homes. Over the past year we have expanded that effort to focus some of our resources on neighborhood revitalization projects in JOSANA. We lent a hand with the folks at Project Scion who turned a parking lot at Jay and Child streets into a green garden space. We pulled our youth volunteers together to help an existing community-run garden at Broad and Smith Streets. And we began a project to turn a vacant slice of land at the corner of Jay and Broad Streets into a gateway garden for the neighborhood.

Beyond JOSANA, we lent a helping hand with our skilled staff and volunteers to our friends at Heritage Christian Services on their new home on the Twelve Corners Campus. Our site supervisors were up on the roof and our Hammer & Saw were working inside to help complete electrical work. We are grateful to all of those that partner in support of our mission and we feel blessed when we can lend a hand to help other organizations whose goals are similar to ours.

One of the highlights of the year for me was the fantastic gesture of the Rachfals who, rather than celebrate their 50th wedding anniversary by taking a cruise or throwing an extravagant party, chose to fund a Habitat house. Janice, an office volunteer from back in our Public Market days explained it perfectly; "We've been so blessed, and we just wanted to give back," and Jerry agreed. We were honored to share the Rachfal's story in the September 2013 edition of Habitat for Humanity International's magazine, *Habitat World*, and dedicate the home to the McMillen family.

I look at 2013 with much excitement. It will mark the completion of our 200th home in Rochester and the celebration of 30 years of work in our community. We are so grateful for your support over the past year and hope we can count on that continued support in the future. Let's keep partnering together to make our community a better place!

A handwritten signature in black ink that reads "Russ Bullock".



(Top) Jerry and Janice Rachfal along with their children and grandchildren at the house they made possible through a gift in honor of their 50th wedding anniversary. (Bottom L) Students from Brockport Habitat for Humanity Chapter work on the Gateway Garden at Jay and Broad Streets. (Bottom R) Edwin and Erwin Mageary, site supervisors for Flower City Habitat work on the roof at Heritage Christian Services new home on the Twelve Corners Campus.

Volunteers and Sponsors



(Top) Members of the Greece Coalition raise the wall on their 2012 house sponsorship on eddy Street. (Bottom L) Rochester CEOs and executives hang siding during 2012 Leaders BuildWeek when more than 200 local business leaders came out to build in JOSANA. (Bottom Right) Lewis Tree volunteers work alongside homeowner Angela Hawthorne on the foundation at Eddy Street.

Thanks to the great support of all of our fundraisers & sponsors, we've had an incredibly busy year. And with that comes A LOT of letters to be mailed, nails to be hammered, and walls to be painted. Love, sweat, and faith go into these homes, and it is ONLY because of our volunteers that in the end, our homeowners have a threshold to walk over and call their own.

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Volunteer Groups

Anthony L. Jordan Health Center
 Bishop Kearney High School
 Habitat Club
 Brighton Churches for Flower City
 Habitat for Humanity
 Brighton High School Habitat Club
 Brockport Habitat Chapter
 Christa Construction
 City of Rochester,
 Building and Zoning Department
 EFP Rotenberg
 Erie Insurance
 Excellus
 HabitatYoung Professionals
 Home Properties
 Youth Immersion Students
 Kimble Family and Friends
 LaBella Associates
 Leadership Rochester

Lecesse
 Liberty Mutual
 Lifetime Assistance
 McQuaid Jesuit High School
 Habitat Chapter
 Mercy High School Habitat Club
 Nazareth College Habitat Club
 New Beginnings Coalition for
 Flower City Habitat for Humanity
 Ortho Clinical Diagnostics
 Paychex
 RIT Phi Kappa Psi Fraternity
 St John Fisher College Habitat Club
 St. Ann's Community
 State Farm
 Tipping Point Media
 University of Buffalo
 Nursing Students
 University of Rochester
 Habitat Chapter
 University of Rochester
 Medical School
 Webster Coalition of Churches
 Youth Build
 (Urban League of Rochester)

Faith Based Supporters

1st Congregational UCC
 Aldersgate United Methodist Church
 Atonement Lutheran Church
 Baptist Temple
 Bethany Presbyterian Church
 Bethlehem Lutheran
 Brighton Presbyterian Church
 Brighton Reformed Church
 Calvary St. Andrews
 Presbyterian Church
 Christ Episcopal Church
 Christ the Good Shepherd Church
 Church of the Assumption
 Church of the Resurrection
 Cluster Community of Our Lady
 of Lourdes and St. Anne
 Co- Fairport United
 Community Christian Church-Chili
 Dewey Avenue Presbyterian Church
 Downtown United Presbyterian Church
 East Penfield Baptist Church
 East Rochester United Methodist Church
 Episcopal Church of the Incarnation
 Evangelical Lutheran Church
 of the Reformation
 Fairport United Methodist
 Faith Lutheran Church
 Faith United Methodist
 First Baptist Church of Penfield
 First Baptist Church of Rochester

First Congregational Church
 First Presbyterian Church of Pittsford
 First Presbyterian of Brockport
 First Presbyterian of Chili
 First Presbyterian Society of Pittsford
 First Unitarian Church
 Gates Presbyterian Church
 Greece Baptist
 Greece Coalition
 Greece United Methodist Church
 Henrietta Church of Christ
 Henrietta United Church of Christ
 Holy Cross
 Holy Name of Jesus Church
 Holy Sprit RC Church
 Hope Lutheran
 Immanuel Evangelical Lutheran Church
 Islamic Center of Rochester
 Knights of Columbus
 Lakeside Presbyterian Church
 Laurelton Presbyterian Church
 Lutheran Church of the Incarnate Word
 Marianne Cope Roman Catholic Parish
 Messiah Lutheran
 Mount Olivet Baptist Church
 Mountain Rise UCC
 Mountain Rise United Church of Christ
 New Life Presbyterian Church
 Peace of Christ Parish
 Penfield Presbyterian Church
 Penfield United Methodist Church

Perinton Presbyterian
 Pittsford Rotary
 Rochester Christian Reformed Church
 Saint Louis Catholic Church
 Saint Marianne Cope
 Saint Paul's Lutheran Church
 Secretaries Methodist
 Sisters of St. Joseph of Rochester
 South Presbyterian Church
 St. George's Episcopal Church
 St. John of Rochester
 St. Joseph's Church of Penfield
 St. Joseph's RC Church
 St. Lawrence Church
 St. Luke's Episcopal
 St. Paul's Evangelical Lutheran Church
 St. Peter's Episcopal
 St. Vincent DePaul Church
 Temple Sinai of Penfield
 Third Presbyterian Church
 Trinity Emmanuel Presbyterian Church
 Trinity Episcopal
 Twelve Corners Presbyterian
 Union Congregational United Church
 United Methodist Church of Webster
 Webster Baptist Church
 Webster Christian Reformed Church
 Webster Presbyterian Church
 Wesley United Methodist Women
 West Henrietta Baptist

Schools & Colleges

McQuaid Jesuit Habitat for
 Humanity Chapter
 Brighton High School
 Habitat for Humanity Club
 Webster-Thomas High School
 Habitat for Humanity Club
 Penfield High School
 Habitat for Humanity Club
 Our Lady of Mercy High School
 Habitat for Humanity Chapter
 University Rochester
 Habitat for Humanity Chapter
 Brockport College
 Habitat for Humanity Chapter
 Nazareth College
 Habitat for Humanity Chapter

Statement of Revenues & Expenses



(Top L) Brighton High School students volunteering on Martin Luther King Jr. Day - Brighton High School along with McQuaid High School will be building a house in 2014. (Top R) Erie Insurance Employees took turns in the excavator at the ground breaking of their sponsored home on Jay Street. (Bottom) LaBella Associate's volunteer working on the 2012 Women Build house.

Flower City Habitat for Humanity, Inc. STATEMENT OF REVENUE AND EXPENSES (Fiscal Year-Ended June 30, 2013)

REVENUE - SUPPORT & FUNDRAISING

House Sponsorships	\$	508,751
Events & Fundraisers		408,038
Unsolicited donations		42,980
Grants (Fed. Home Loan Bank, etc. *)		389,856
Estates & Memorials		25,150

Total Support & Fundraising	\$	1,374,775
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OTHER REVENUES

Mortgage Receipts	\$	362,662
ReStore Receipts, net of expenses		166,552
Miscellaneous		6,990

Total Other Revenues	\$	536,204
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TOTAL REVENUES	\$	1,910,979
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PROGRAM EXPENSES

Homebuilding	\$	1,037,020
Fundraising		326,286
Resource Management		74,754
Mortgage & Family Support		156,620

Total Program Expenses	\$	1,594,680
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Supporting Services	\$	290,477
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TOTAL EXPENSES	\$	1,885,157
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REVENUES OVER/(UNDER) EXPENSES	\$	25,822
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**FHLB is a non-governmental organization of member banks, some of whose funds support affordable housing initiatives*

Note: Flower City Habitat for Humanity is a human services charitable organization under 501(c)3 of the Federal International Revenue Code. Contributions are fully deductible under the law. The accountants of Flower City Habitat for Humanity, Inc. are audited annually by the accounting firm Rizzo and DiGiacco, CPA's. Copies of the audits are available for review at FCHH. The latest financial report filed with the Office of Charities Registration may be obtained by contacting: The Office of Charities Registration, Department of State, 162 Washington Ave, Albany, NY 12231.

Thank you for believing in our mission. The following groups, individuals, or businesses have made either a monetary or in-kind contribution in 2012.

House Sponsors

419 Orange Street

Fully funded by teams of veterans, veteran supporters, and the Rochester community

91 Orchard Street

Brighton Coalition
Atonment Lutheran Church
Baptist Temple
Brighton Reformed Church
Edgewood Free Methodist Church
First Baptist Church of Rochester
Our Lady of Lourdes and
St. Anne Cluster Community
Peace of Christ Parish
at St. Ambrose Church
Peace of Christ Parish at St. John
the Evangelist Church
Peace of Christ Parish
at St James Church
St. Thomas' Episcopal Church
Twelve Corners Presbyterian Church
Trinity Reformed Church

544 Jay Street

New Beginnings Coalition of Churches
Mendon Church
Lima Presbyterian Church
First Presbyterian Church Honeoye Falls
Honeoye Falls United Methodist Church
Third Presbyterian Church

424 Orange Street

Students of the BOCES2 Program
in Spencerport, NY
State Farm
M&T Bank

464 Jay Street

Erie Insurance
HabitatYoung Professionals
University of Rochester Habitat Chapter

158 Campbell Street

Fully funded by teams
of Rochester women

116 Whitney Street

Friends of Fibertech

628 Brown Street

Penfield Coalition
Episcopal Church of the Incarnation
First Baptist Church of Penfield
Faith Lutheran Church
Penfield Presbyterian Church
Penfield United Methodist Church
Rochester Christian Reformed Church
St. Joseph's Roman Catholic Church
Webster Presbyterian Church
East Penfield Baptist Church
Holy Spirit Roman Catholic Church
East Rochester United Methodist Church
Holy Trinity Church
St. Jerome's Roman Catholic Church
First Baptist Church of East Rochester
First Presbyterian Church
of East Rochester
Reformed Presbyterian Church
of East Rochester
St. Mathias Episcopal Church
Trinity Evangelical Lutheran Church

83 Eddy Street

Greece Coalition of Churches
Aldersgate United Methodist
Bethany Presbyterian Church
Greece Baptist Church

Greece United Methodist Church
Hope Lutheran Church
Messiah Lutheran Church

531 Brown Street

The Rachfals
Students of the BOCES2 Program
in Spencerport, NY

632 Brown Street

The Harvest Home Coalition
Third Presbyterian Church
Community Christian Church of Chili
Faith United Methodist Church
First Presbyterian Church of Brockport
First Presbyterian Church of Chili
Henrietta United Church of Christ
St. Marianne Cope Roman
Catholic Parish
St. Peter's Episcopal Church
West Henrietta Baptist Church

Corporate Members (\$1,000+)

EFPP Rotenberg LLP
Passero Associates, P.C.
First American Equipment Finance
Excellus BlueCross BlueShield
AM&M Financial Services
5 Linx Enterprises, Inc.
A.A.C. Contracting, Inc.
CoreLogic
Enterprise Holdings Foundation
Harris Foundation
LewisTree Service, Inc.
Turner Engineering PC

Foundations and Associations

Apple Matching Gifts
Charity Gift Certificates
Charles S. and Millicent P. Brown

Family Foundation
Christ the Good Shepherd Church
City of Rochester -
Northwest Quadrant Neighborhood
Service Center
eBay Matching Gifts Program
Enterprise Holdings Foundation
ESL Charitable Foundation
FBLA District 10
Fidelity Charitable
First Presbyterian Church of Pittsford
Greece Coalition
Henrietta Church of Christ
Henrietta United Church of Christ
Heritage Christian Services, Inc.
Holy Name of Jesus Church
LexisNexis Cares Matching Donations
Lions Club of Fairport, Inc.
Lutheran Church of the Incarnate Word
M&T Charitable Foundation
Manning & Napier Foundation
Marianne Cope Roman Catholic Parish
McQuaid Jesuit High School
Melvin & Mildred Eggers
Charitable Foundation
Mountain Rise United Church of Christ
Northeastern Seminary
at Roberts Wesleyan
Our Lady of Mercy Habitat Club
Penfield Rotary
Pluta Cancer Center
PWC Charitable Foundation Inc.
Rainbow Fund
Realtors Charitable Foundation
Rochester Institute of Technology
Rochester Moose Lodge #113
Sisters of St. Joseph of Rochester
St. Ann's Community
St. George's Episcopal Church
St. Lawrence Church



(Top R) Students from Rochester suburbs work alongside homeowners for a week during the summer learning about poverty through our Youth Immersion Day Camp program. (Top L) Guests at 2012 Roc Properties enjoy some Rochester food favorites as they help raise over \$85,000 in one night for Flower City Habitat. (Bottom) Bill Gavett, Harry Belfiuss, and Harry Woody celebrate over 25 years of volunteer service to Flower City Habitat with Roger Cross (Flower City Habitat's founder) and Dr. Arthur Woodward at the 2012 Annual Dinner.

St. Pauls Evangelical
Lutheran Church
The Net
United Methodist Church of Webster
Webster Christian Reformed Church
Webster Thomas HS Habitat Club
Wesley United Methodist Women
Knights of Columbus
M&T Charitable Foundation
Harris Foundation
Community Christian Church
Union Congregational
United Church
First Congregational Church
Immanuel Evangelical
Lutheran Church
St. Vincent DePaul Church
Rochester Area
Community Foundation
Webster Baptist Church
Margaret J. Webster Fund
Brighton Reformed Church
Evangelical Lutheran Church
of the Reformation
First Presbyterian Society of
Pittsford Westport Fund
First Unitarian Church
Gates Presbyterian Church
Webster Presbyterian Church
ExxonMobil Foundation
Bethany Presbyterian Church
GE Foundation
University of Rochester
Habitat for Humanity
Habitat for Humanity International
Johnson & Johnson Matching
Gifts Program
Daisy Marquis Jones Foundation
State Farm Insurance
Third Presbyterian Church
St. Joseph's Church of Penfield

American Dream Society (\$1,000+)

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Ms. Sue A. Draves
Mr. & Mrs. Kevin Duhamel
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Mr. Robert Nenno
Ted & Kathryn Nixon
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 Mr. & Mrs. William Donaldson
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 Mr. Mike Ervin
 Ms. Karen Evans
 Miss Tabitha Fairbrother
 Mr. Barbra Faller
 Mr. Brosnan Family
 Mr. Steven Farris
 Mrs. Patricia Feck
 Mr. & Mrs. Robert Fehnel
 Mr. Harold S. Feinbloom
 Mrs. Elizabeth Fisher
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 Mr. Charles Frye
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 Mr. & Mrs. Thomas Gillen
 Ms. Tracy Glass
 Mrs. Corinne Goeke
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 Ms. Carly Gundlach
 Dr. Thomas Gunter
 Mr. Keith Hadley
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 Ms. Kathleen O. Hanford
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 Mr. David Inman
 Mrs. Ann Insalaco
 Mr. & Mrs. Frank A. Insero
 Mr. Thomas Janowski
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 Mrs. Janet Jennison
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(Top) Summer volunteers work on the roof of the Friends of Fibertech house on Whitney Street. (Bottom L) University of Rochester students work on the deck for a home on Brown Street made possible by the Harvest Home Coalition and Third Presbyterian. (Bottom R) Members of the Penfield Coalition with the Wesson family at the dedication of their sponsored house on Brown Street.

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