

Homes, Communities, Hope + You

Impact Report Fiscal Year 2021







Mission

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

Contents

4 Homes

8 Communities

12 Hope

14 + You

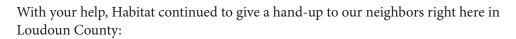
16 Highlights

18 Partners



Friends,

If we have learned anything over the past 18 months, it is the importance of HOME. A safe, secure place with enough space for everyone to have a little privacy, a little place to work or go to school, a little place to be happy.





- 61 homeowners, 232 individuals, including 133 children, experiencing the stability, security and wealth building that comes from owning an affordable home.
- 15 homes repaired impacting 33 individuals, many elderly, disabled and veterans, struggling to make needed repairs to their aging homes.
- 385 tons of good stuff donated to the ReStore keeping it out of landfills.
- 40 workshops offered through the *Tools for Life* Learning Center ranging in topics on money management, homeownership, home maintenance, and community building.

Those of us involved in the Habitat mission know the *hand-up* is long-lasting and life changing. Study after study draws a direct line between housing quality and the well-being of our COMMUNITIES through greater economic stability, access to quality education, increased civic and social engagement, and better health. The work of Habitat for Humanity makes our world a fairer place with HOPE that uplifts us all.

When you give a financial gift, an in-kind gift, support a fundraising event, and volunteer, YOU are giving the gift of home to your neighbors. It is important to mention that while Loudoun Habitat is a part of a large international nonprofit, we are responsible for raising the funds needed to build and repair our community. The funds we raise stay here in Loudoun County.

Thank YOU for helping us build homes, invest in our community, change lives and create a hopeful future that will last for generations.

Therese Cashen
Executive Director



HOMES, Communities, Hope + You

COVID-19 has forced everyone to deeply consider the fundamental importance of home — of having safe, decent and affordable shelter. For far too many families, "shelter in place" only exacerbated the conditions with which they have struggled for so long. Since 1993, Loudoun Habitat for Humanity has helped families in Loudoun County build and improve places to call home because we believe that a home and the community that surrounds it should be a source of solace and a source of strength. Places to be healthy and thriving, a springboard to stability and opportunity. Now more than ever.



A Place to be Thankful and Safe

Faced with difficult circumstances, Tishaminga (Tisha) and her daughter had to move into Tisha's mother's two-bedroom townhouse spending three years getting back on her feet. Tisha is deeply thankful for her mother's support throughout their situation. In fact, it was Tisha's mother who encouraged her to apply to the Loudoun Habitat Homeownership Program.

Tisha is a Certified Nursing Assistant in memory care and loves her work. During the COVID-19 pandemic, Tisha worked many extra hours to keep the residents of her facility safe. She was recently quoted as saying, "I believe we are going to make it through this time, and I believe we are all determined to keep our residents safe and healthy. We can do this!"

It is this determination and positive outlook that helped Tisha overcome life's challenges and achieve her goal of homeownership. Tisha demonstrated these qualities as she completed her sweat equity hours not only on her future home, but also in another family's future home. Tisha said, "I made a ramp for the shed. It was difficult but it was wonderful. It was a great experience and I think I would be able to build some more things."

Thinking about her home purchase, Tisha shared, "I am most happy about making a home here for me and my daughter, a place where we can lay our head and be thankful. This truly is a blessing to purchase this home and to be a part of a wonderful community. We can grow old in this home and have a future."



Homes, Communities, Hope + You



A Space of My Own

Five years ago, Jenmy Luevanos found herself in a difficult situation and in need of suitable housing for herself and her two children. Her caseworker suggested she apply to Loudoun Habitat's Homeownership Program but at the time, Jenmy did not think she was financially ready to purchase a home. Instead, with the benefit of a discount from her employer, the family moved into a very small two-bedroom apartment.

In 2018, Jenmy applied to Loudoun Habitat's Homeownership Program. Although her application was not approved, she learned what was needed to lower her debt and worked hard to improve her financial situation. Then in 2020, the second time she applied, she was ready for homeownership. Her application was approved and Jenmy

and her family began their journey to homeownership through the Loudoun Habitat for Humanity program. With the help of the eight-week Home Buyers Club and one-onone financial mentoring, Jenmy worked to reduce debt and accumulate savings in preparation for owning a home.

While completing her sweat equity hours in the ReStore, at Habitat fundraising events, and renovating her future home, Jenmy's joy and strength were inspirational. While working with a small team at her future home, Jenmy was found upstairs in the master bedroom eating her lunch dreaming of the day the space would be her own. Standing proudly with her two children at the house dedication, Jenmy realized this dream to come true.

A Safe Place to Live

Living with cancer is hard enough. Add to it living in an unsafe home and you have the situation Shirley dealt with for several years. "I was afraid the tub would give away. With the floor warping, I was scared to be in the bathroom for long periods of time."

Lucky for Shirley, she was referred to the Loudoun Habitat Home Repair Program by the Loudoun County Area Agency on Aging. The Habitat construction team reviewed Shirley's house finding water damage, mold, and a bathtub that was not safe to use. The team went to work installing a new shower, replacing damaged walls and flooring, adding new windows, and other needed repairs to make Shirley's home a safe place to live.

She described her participation in the Loudoun Habitat Home Repair Program. "They are like a savior to me. Being a widow with cancer made getting repairs done difficult. I am grateful and blessed that they were able to fix my issues. It means everything to me."



Homes,

Commm



A sense of a connectedness and a willingness to actively help shape the world around us for the better have always been Habitat hallmarks. They are deep in our DNA. It's in the recognition of how much we depend on one another, how much we matter to each other, that we can harness our shared humanity and heal together. Habitat's efforts are only as strong as local communities, leaders, volunteers, and supporters. With your support, we create a better world because we build it together.

"It is so meaningful to meet the future homeowner and make a direct connection between the work that Habitat does and the family that will soom live in the house.

Inities,

Hope + You



9

organization

\$96,008

represents the value of volunteer time

3,364

volunteer hours completed



From left: Board member Michael Scott, Construction Assistant Joe Gallagher, Board member Charlie Fritts, Board member Rich Ruckman, Board member Matt Bowe, homeowner Jenmy Luevanos and Crew Leads Randy Cochran and David Chinn worked together on the renovations for Jenmy's townhome.

Loudoun Habitat for Humanity

Board of Directors

CHAIR: Matthew Bowe

CO-CHAIR: Jim Russell

TREASURER: Mike Pontikis

SECRETARY: Josh Kane

Rey Cheatham Banks

Keith Barrett

Sally Crosen

Tim Davis

Charles Fritts

Strick Heilman

Rick Hill

Cheryl Kasper

Jennifer Mahoney

Ruth McElroy

Shawn Mitchell

Rick Ruckman

Michael Scott

Kirsten Walker

Thank You To Our Board



Mike Pontikis who also serves on our Homeowner Services Committee, shares what homeownership means to him.



Josh and Julie Kane hosted a Pickleball Tournament in support of our *Raise the Roof* Reframed fundraising efforts.



A special thank you to former board member and board president, Allison Metzger for her eight years of service.



Kirsten Walker and a team of volunteers from Microsoft joined Habitat on site to help renovate a future homeowner's townhome.

Lifting our Voices

Advocacy means supporting and promoting a cause you believe in. At Habitat for Humanity, we advocate to change policies and systems so that we can eliminate barriers to adequate, affordable housing. Our vision is a world where everyone has a decent place to live.

Building is part of the solution, but the less visible aspects of housing like laws, regulations, systems and rules about land and the build environment are critical components, too. Sustainable and inclusive policies and systems can promote access to decent housing, while others can create barriers. And those barriers make it harder to find land for construction, build a home or be able to afford a place to live.



Earlier this year, several Habitat board members, staff and homeowners participated in a virtual Habitat on the Hill, an annual legislative conference that culminates with impactful meetings with our local members of Congress to advocate for federal policy solutions that advance home affordability. Loudoun Habitat is working with other Habitats around the state to secure funding for affordable homeownership projects and to secure state housing trust funds for Down Payment and Closing Cost assistance programs.



Local Giving Makes Global Impact



Back in 1979, at a home dedication in Zaire, Habitat founder Millard Fuller received a tithe donation of \$200. That gift was used to launch a new Habitat affiliate in Guatemala. From that one gift, the entire Habitat tithe program started. A tithe is a gift, usually based on a percentage of income, that is given to support a broader mission. Traditionally, it was a gift given to a church, but Habitat adopted the concept to help support Habitat's international mission to build a WORLD where EVERYONE has a decent place to live.

Today the program is called the Global Impact Fund. Loudoun Habitat for Humanity supports the Global Impact Fund with funds each year to improve housing and sanitation conditions across the world. While funds raised in Loudoun County support programs in Loudoun County, we are able to magnify donations through the monthly tithe program that puts local contributions to work in 70 countries improving living conditions for more than 35 million people.

Homes, Communities, HOMES, HOM

We build because we want to make this world a fairer place, to help make our communities beacons of equality. We know that when we do — when we join together — every improvement we make envelops and uplifts us all. What might seem for many families like an impossible dream of homeownership often starts with a whisper of hope — a small act of courage in its own right. And it makes all the difference.

A Future With Promise

The graduation rate for children of Habitat homeowners is 19% higher than for renters, and they are twice as likely to acquire some postsecondary education. Habitat homeowners find that they can plan and save for higher education opportunities for their children.

Here in Loudoun County, we have witnessed first-hand as many of our homeowners have celebrated their children's graduations from higher education. There are several homeowners that have gone back to school to earn degrees. Many congratulations to all the Loudoun Habitat graduates, especially CJ who graduated from the Earl L. Pulley Career Center. CJ completed four years after high school in a program that provides life skills and job training for young adults with disabilities.



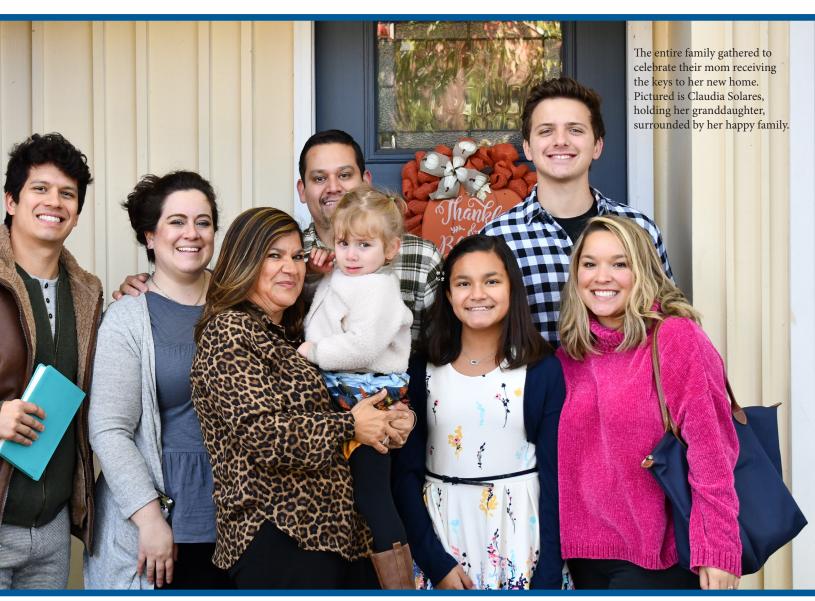
A Room of My Own

Claudia Solares worked for a year and a half preparing herself for homeownership. Upon completion of the eight-week Home Buyer education series, a requirement for all future homeowners, Claudia worked with her Loudoun Habitat financial mentor to learn ways to save money and prepare to manage a monthly mortgage payment. She found the skills to confidently manage her finances to be able to pay a mortgage.

Her new home has special meaning for Claudia's 12-year old daughter. "I'm super excited that I get my own room for the very first time and a backyard to play in." Her older daughter, who assisted with the sweat equity required prior to homeownership, summed up the family's feelings during the house dedication, "Thank you to the Loudoun Habitat for Humanity donors and volunteers. Thank you from my heart because they really help to make your dreams come true. Their efforts make an impact on real families. They might not realize that their donations come together to give a family their dream home. They are making a huge difference."



The Habitat homeownership model focuses on a need for a safe, stable home, a willingness to partner through sweat equity, and the ability to pay an affordable mortgage.



Homes, Communities, Hope

Our work only happens because of people like you. Your generosity means families can partner with Habitat and experience the stability affordable homeownership and improved living conditions can provide. It is your presence and participation that help make our communities whole. And it is your actions that help families around the world improve the quality of their own lives — and those of generations to come.

In the past year

business and individuals donors provided financial support

corporate Team Build volunteers supported our mission by working on-site to help renovate a home

\$621,000 generously donated to support

our mission

Making an Impact **Close to Home**

Every day, thousands of volunteers around the world gather at Habitat construction sites to help build a world where everyone has a decent place to call home. While COVID limited our ability to have volunteers on the construction site. there were a few opportunities in recent months. One of these groups was from Avantus Federal that participated in a team build to help renovate a townhome in Sterling. Luke McFadden, who was on-site with the group explained, "There is great need within miles of our offices and homes. Loudoun Habitat is working in our neighborhoods and often really close to home. Being on site, we discovered that we can make an impact on our teams, our leadership and our communities."



These multi-year business partners help build new lives right here in Loudoun County.

AutoNation Toyota Leesburg











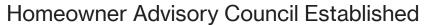








Steps Forward During A Challenging Year



The Homeowner Advisory Council is a group of Loudoun Habitat homeowners brought together to share their experience and insight and to raise community awareness about Loudoun Habitat programs and services.

Raise the Roof Fundraiser Reframed

Due to COVID, our board and staff pivoted from our annual Gala to a series of smaller, private events. Events included a Pickleball Tournament, Casino Night, Motorcycle Ride, and a *The House Beer Built* event at Bear Chase Brewing.

Pathways to Homeownership Class Begins

One of the most common reasons for not approving Loudoun Habitat Homeownership applications is high debt-to-income ratios. This new workshop is to help these denied applicants improve their financial situations and ultimately be better qualified for future homeownership through the Habitat program. The class is also open to the public.

Home Repair Completions Tripled This Year

Nine home repair projects were completed for residents of Loudoun County who already own a home, impacting 25 lives including projects to help seniors and veterans safely age in place.

Future Homeowners Complete Sweat Equity

In spite of COVID restrictions, future homeowners, their families and friends spent 854 hours volunteering to complete sweat equity hours.

Workshops Build a Toolbox of Knowledge

In addition to 149 hours of homeowner education that were completed by our future homeowners through financial literacy and home maintenance classes, the *Tools for Life* Learning Center hosted 25 free workshops available to the public. These recorded workshops are available at loudounhabitat.org/pastwebinars.

Local Youth Join the Habitat Mission

Several high schools have organized Habitat clubs to learn and support the work of Habitat here in Loudoun County. These clubs engage in fundraising, advocacy, build projects and volunteer.

ReStore Continues to Pivot During COVID

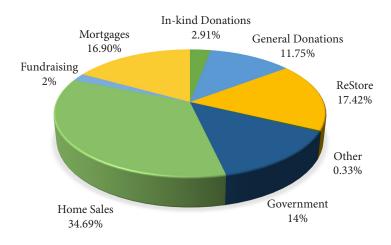
COVID has made the thrift store operations at the ReStore challenging due to less shoppers, restrictions with donations, reduced store hours, and staff shortages. We are proud of the staff that pushed through to keep the doors open and supporting the mission of Habitat. Check out the new Mission Wall located at the front entrance.

Board Committees Plan for the Future

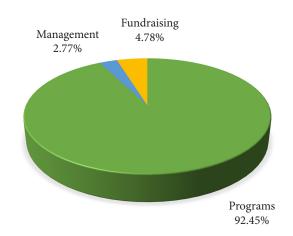
The Advocacy Committee dove deep into federal and state policies asking our representatives for additional affordable housing funding. The newly formed Project Development Committee took the charge to plan for bigger impact with a large-scale affordable home project.

Financial Highlights

Revenue by Source



Percentage of Revenue Used for Programs



From Fiscal Year '21 Audit

Unique Shopping and Donor Experience The Loudoun Habitat ReStore accepts donations and sells a constantly at the ReStore

The Loudoun Habitat ReStore accepts donations and sells a constantly changing inventory of diverse, high-quality merchandise to the public at a fraction of the retail price, while diverting reusable household items and building materials from area landfills.

Sales of donated items help Loudoun Habitat for Humanity partner with local families to build, rehabilitate and repair safe and affordable homes in Loudoun County. It is a good deal for you, your community and the environment. Stop in for a one of a kind shopping experience. You never know what you will find at the ReStore.



Your Generosity Is Changing Lives

Your support helps build homes, communities and hope.

Gifts made between July 1, 2020 and June 30, 2021

Businesses 46 Ventures LLC Amazon Smiles Atlantic Duct Cleaning AutoNation Toyota Leesburg Avantus Federal Ayco Charitable Foundation Barrett Family Foundation Berkshire Hathaway Energy Boeing Booz-Allen & Hamilton C2 Operations Carrington Builders LC Champion Way Foundation Citizens One Mortgage Climatic Heating and Cooling Continental Comm. Digital Realty Trust Distinctive Art Source Dominion Energy Charitable Foun. **EDDH Enterprises** Inc./Ledo Pizza Giant Hillside Elementary HITT Contracting Inc. Human Touch, LLC Inova Loudoun Hospital John Marshall Bank Keane Enterprises, Inc. Last Tuesday Club Leesburg Junction Loudoun Medical Group Maid Brigade ME Flow, Inc. Microsoft Mitchell & Co., P.C. Modern Mechanical MOSS Building and Design My Guys Moving and Storage, Inc. NDI Gives Back Foundation Nino R Vaghi Foundation Northern Virginia Electric Cooperative Nova Derm Institute Oracle

Raytheon Technologies

Sabey Data Center

Holdings, LLC

Sandy Spring Bank Southland Industries Stacy Rodgers Team LLC, Berkshire Hathaway Home Services and Penfed Realty T-Mobile The Property Doctor Toth Financial Advisory Corp. Travelers Insurance Vesta Settlements LLC Victory Inn, Inc. VISA Waterford Book Club Wells Fargo Bank, N.A. Wells Fargo Foundation Ziegler Family Giving Fund

In-kind Donations Able Moving & Storage Fatima Akhtar Adela Barnes Brooks Heating & Air Katie Butterfield C2 Operations CertaPro Painters of Loudoun Copy General DryHome Roofing and Siding, Inc. Firehouse Subs Floor Coverings Int. Flowthrough Plumbing Company LLC Fouzia Haq HITT Contracting Inc. Amtul Karamat Iulianna Lang Lightridge High School Lowe's Home Improvement Maid Brigade Michael & Sons Services Modern Mechanical Rajni Mohan Nothing Bundt Cakes Carmen Powell Rockland World HQ Southern Electric SpeedPro Imaging Northern Virginia Sterling Appliance

Sterling Women

Yasmeen's Sassy Wreaths

Individuals Abraham & Shelly

Abich Vidah Abor Nicole Acosta Danielle Adams Nancy Adams Shawn & Cynthia Adler Stephen Ahart Nina Ahmed Imran Akram Amy Albanese Michael Alcalde Kimberly Allison Rosibel Almendares Beth Alvey Ahmed Alv Buffie Amrein Jennifer Andos Ramesh Arunashalam Margaret Asaro Will Ash Jenny Aubel Tracy & Michelle Augustine Vanessa Avanzini Douglas & Elaine Ayers Terri Azie Kate Baird Marianne Baker Alexandra Ballin Cynthia Ballinger Chad Bandy Rev Cheatham Banks Phil & Carol Barbe Charlene Bargiel Kathleen Barnett Edward & Laurie Barr Robert Barr Tres Bassett Chad Bates Ryan Baxter Andrew Beck Paula Beck Mick and Carmen Beckstrom Anne Belardo John Bennett Kyle Bentley Timothy Berman Carolyn Berrigan Adrienne Bird Chuck & Lesley Birdie Debra Bishop Rebecca Bixler Oakley Blair Sandro Blanco

Iulia Bowden Jackson Bowden Matthew Bowe John & Deborah Boyd William & Dianne Boyd Amy Brandts Darrell Breed Terry Brickerd Pamela Brooks Adam & Kathy Brown Eric Brown Michael Brown **Dwight Bues** Laura Burgess Tim & Danisa Burke Jerry Burns Charmaine Bushrod William Bushway DJ Butler Constance Cahill Robert Caines Amy Callender Steve & Teresa Cambetes Joann Elizabeth Cangelosi Steven Canon Philip Cantor Kiem Cao Jay Caputo James & Shawn Carnall Sheila I Carpenter Michael Carr Brenna Cashen Maura Cashen Therese Cashen Marlene Cavaiola Catherine Chang Robert & Aurora Charnoff Eric Christian James & Barbara Christian Sandra Christman Chris & Amber Cicotello Joseph Cirone Allyson Clark Michael & Marion Clark Jerry Clarke Gary & Maria Clemens Drew & Dawn Clyde Randall & Noreen Cochran Gene & Connie Colabatistto Julia Cole Lori Colette

David Cooper Debbie Corbett Doug Corbett Kristin Cormier Robinson Katie Covey Anne Crecraft Sally Crosen Matthew Cuddy Brian & Tracy Cullen John & Judith Currier Karen Daily James Daly Thanh Dang Dan & Brenda Davis Harry & Mary Davis Barbara De Rosa-Joynt Emory Dean Robert Deluca Chris & Jennifer Depascale Claudia Morgan Dereuter Robyn Dietter Daniel Dillon Linda Dillon Iones Ken & Arlette Dineen Maureen Dolan Tim Doody Rosemary Dougherty James Downs Joe & Susan Drumheller Christopher & Penelope Duhring Karen Duhring Michael & Michelle Dunne Kathryn Dyer Robert Edmonds Jessica Ellis Michael Ellis Beth Erickson Leslie Esposito Ignacio Estevez David Evans Reggie & Kim Evans Lvnn Ezell Sean Fagan Megan Fairchild Daniel Fairholm Denise Faldowski Tarry Faries Tiffany Feagin Stephanie Fells Wilge Ferrel Jorie Fields Keith Fisher George & Rebecca Flick Heather Foris Mike & Kristen Formhals

Grace Fowler

James Francis Kenneth Franklin Steven & Elizabeth Frederickson Jeffrey Freeman Niki Friedman Virginia Friend Charles Fritts Alvson Frost Michelle Funk John & Vickie Fuog Vara Gadde Linda Gaffey David Galloway Richard Galloway Thomas & Norma Gates Iorie Gelnett Carolyn Georgen Lisa Geraci Rigoni Patrick Gillette Melinda Gipson Michael Goggin Melissa Goldman Chowdhary Gondy Keith & Carol Good John & Eileen Gormally Judith Goulet Brian Goulet Kevin Graves Richard Graves Kathleen Gravson Stanley Green Harneet Grewal Matthew Grinnell Randall & Wendy Gross Catherine Grossman Tamera Gruber Diane V. Grumbach Joe Haberman Virginia Hackenberg Jan Halderman Hayden Hall Donna Halloran Harvey Hamel Michael Hardesty Michael & Ann Harding Thomas Harlan Beth Harman Scott & Becky Harris Marilyn Harris Sandra Hartley Rudy & Amy Hassall Doug & Lia Hassebrock Joo Hastings Vincent Hawkins Win & Liz Heagy Gertraud Hechl Reed & Betsy Henry Richard & Marcia Hill

We conscientiously try to be as accurate as possible, but mistakes happen. Please contact us if your name has inadvertently been left off this list, is misspelled, or if you wish to remain anonymous: 703-737-6772 x100 | mcash@loudounhabitat.org

Lana Blum

Brian & Elaine Borakove

Tara Connors

David Cook

Jaclyn Hiller Craig Hiltwine Sheryl Hine Cathy Hoag Jacqueline Hoffmann Collin Hoffmann Michael & Julie Hoffmann Julia Holcomb Kris Holland Linda Hollis Russell Holske Kimbrely Holtom Wendy Hopkins G. Bruce & Eugenie Hopkins Sonja Hoskins Anthony Howard Nathan Howard Grace Huettner Todd & Kimmy Huggins Bill & Karen Hughes Andy & Cris Hunn Sarah Hutchinson Ahamed Iqbalsultan Alan Jackson Erin Jackson Allison Jacobs Kristine Jacobson John Jaeger Deka Jama Tyler Jarrett Greg & Karen Jay Leigh Johanneck Warren & Carol Johnson Andy & Tina Johnson Chris Jones Jeff & Michelle Jones Marcia Joseph Justin Joyner Evelyn Junkin Loveneet Kahlon Jen Kaine Sarah Kamau Mark Kane Joshua & Julie Kane Scott & Cheryl Kasper Bobby Katragada Patrick & Joanna Kaylor Carol Kearney Gus Kearney Lindsey Kearney **Emily Kelly** Jennifer Kelly Tom Kelly Sara Kent Altaf & Nasim Khan Abdul Khan Cheryl Kienbaum Michelle King Greg Kipper Lauren Klemm Iodi Kline Erik Kloster Lisa Knapp Kristen Knapper

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Michael & Barbara

O'Connor



HOMES

Apply or refer a friend to the Loudoun Habitat Homeownership Program. Visit loudounhabitat.org/homeownership

COMMUNITIES

Deepen your commitment to a stronger Loudoun County by setting up a monthly gift to sustain our work.

Visit loudounhabitat.org/supporthabitat

HOPE

Help build a world where everyone has a decent place to live.

Visit loudounhabitat.org/volunteer

YOU

Join us to advocate for policies that eliminate barriers to adequate, affordable housing.

Visit loudounhabitat.org/advocacy



loudounhabitat.org 703-737-6772 700 Fieldstone Drive, Suite 128 Leesburg, VA 20176



Loudoun Habitat for Humanity

loudounrestore.org 571-919-6330 700 Fieldstone Drive, Suite 146 Leesburg, VA 20176