



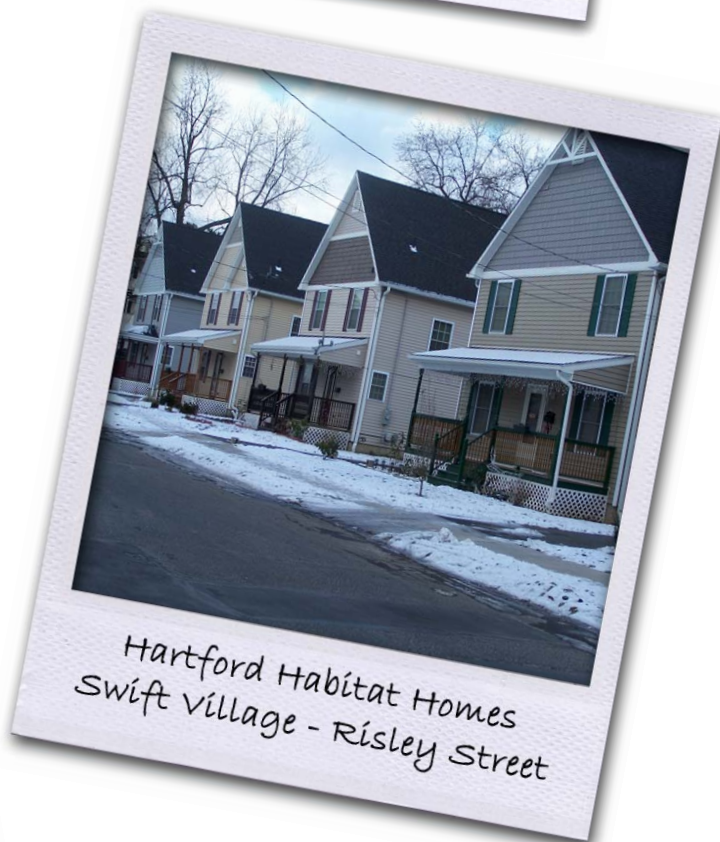
Hartford Area
Habitat
for Humanity®



Carolyn with her two kids
Sponsor: Insurity
Hartford



House of Abraham Project



Hartford Habitat Homes
Swift Village - Risley Street

"Building More Than a House"

Revitalizing neighborhoods • Empowering families • Connecting communities • Strengthening partnerships • Creating new friendships!

A/R Highlights - Contents
(7/1/06 through 12/31/2007)

- Message from the President (p.3)
- Financials (p.4)
- Homeowner stories (p.5 - 6)
- Donors/Contributors (start on p. 8)



Our mission:

"As an expression of our Christian faith, Hartford Area Habitat for Humanity will work with people of diverse faiths and backgrounds to build affordable homes and to provide homeownership opportunities for low income families in the 33 town Capital Planning Region. We will work in partnership with these families and with each other to build a better community in which decent housing is both a matter of conscience and of fact."

Welcome Home

Welcome. Home. Welcome home - two simple words. Two simple and powerful words that when spoken together are universally understood around the world. Words that evoke deep emotions of belonging in countless families and countless languages.

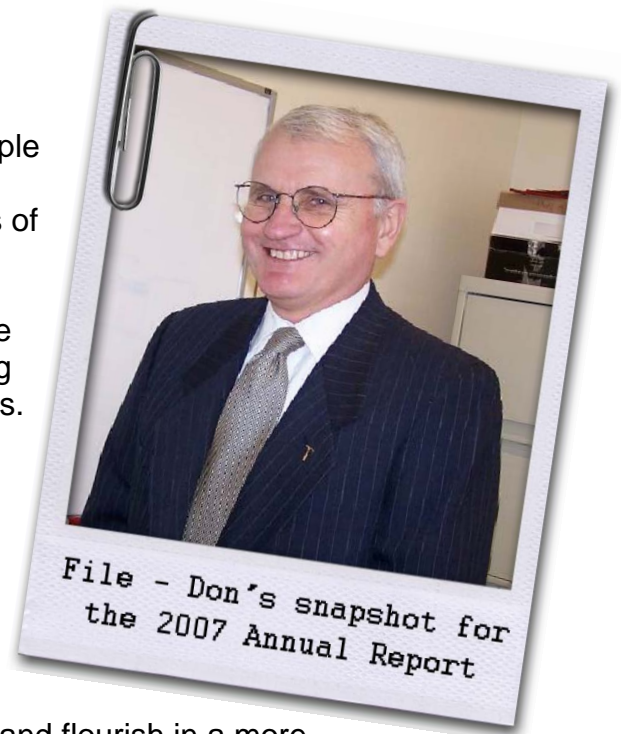
Welcome - to accept, embrace, honor, and cherish. Home - the place where one lives that speaks of having family ties, of being wanted, of being included, of having opportunity, of having roots.

When we say "welcome home" to someone, we are saying we accept you, we honor you, we respect you, and that you are wanted in this place - you belong!

Welcome home - two words that embrace the spirit of Habitat for Humanity. In partnership, we welcome all God's people to our Habitat family. In partnership, we welcome God's people in need into a home where they have the opportunity to live, play and flourish in a more safe, stable and nurturing environment. Habitat for Humanity is all about making a positive difference in the lives of families and the neighborhoods where they live so that they are enabled to pursue their dreams. That's our true mission! It is more than building houses. It is to create places called home that throw the doors of opportunity wide open.

Yes, we do build houses. Hartford Habitat has built well over 150 houses in the greater Hartford - New Britain area. They are a physical manifestation of how Habitat makes a difference in the lives of families and neighborhoods. It is Habitat's unique program of building affordable houses for homeownership that provides a proven platform for positive change. Homeownership transforms lives and transforms neighborhoods. All the homeownership opportunities Habitat provides help ensure more and more families are living in safe and decent homes in more secure and livable neighborhoods, all creating the atmosphere for a stable and successful home life. To date our homes have affected over 600 lives directly, and countless others in the neighborhoods where we joyfully have put our faith into action through the "Theology of the Hammer." Safe havens have been created where families may take comfort in knowing that they live in a safe, well-constructed home; that their children may play safely outside; that the stability and security of being in their own homes creates an environment for success in school and career; and that they are making a positive contribution to the success and sustainability of their very own neighborhood.

As a matter of conscience and action, everyone should have a home - safe, secure and sheltering - a place where families may flourish and neighborhoods shine; a place where everyone can say to family and friends alike, "Welcome home!"



In partnership,

Don Shaw, Jr.
President, Board of Directors
Hartford Area Habitat for Humanity

Hartford Area Habitat for Humanity

Statement of Financial Position

Fiscal Year Ending June 30, 2007

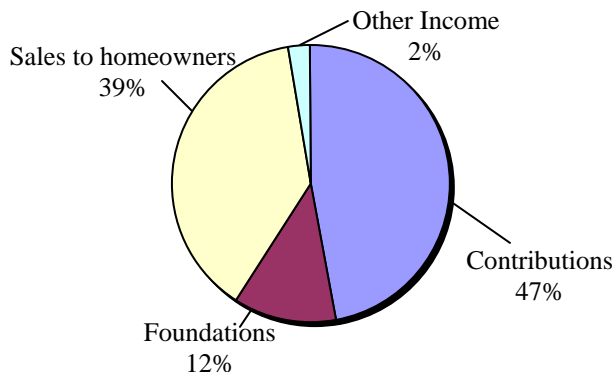
| Assets | 2007 | Liabilities | 2007 |
|------------------------------|--------------------|---|--------------------|
| Current Assets | \$2,561,192 | Current Liabilities | \$1,000,511 |
| Property and Equipment - Net | 201,356 | Long-term Debt | 1,678,259 |
| Mortgage Notes Receivable | 2,974,494 | Total Liabilities | \$2,678,770 |
| Other Assets | 4,300 | | |
| | | Net Assets, Unrestricted | \$2,519,817 |
| | | Net Assets, Temporarily Restricted | 542,755 |
| | | Total Net Assets | \$3,062,572 |
| Total Assets | \$5,741,342 | Total Liabilities & Net Assets | \$5,741,342 |

Financial Statement of Activities, Audited

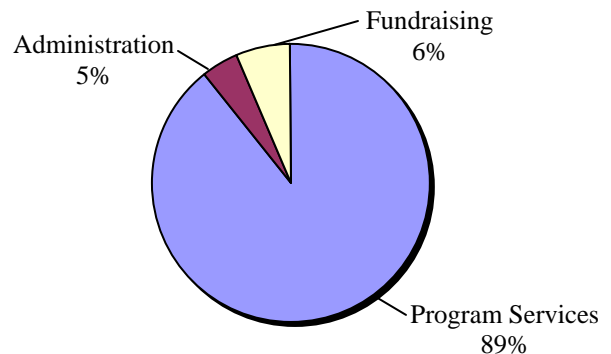
Fiscal Year Ending June 30, 2007

| Support and Revenue | FYE 2007 | Restated FYE 2006 |
|--|--------------------|--------------------------|
| Contributions | \$1,662,604 | \$1,842,188 |
| Foundations | 431,666 | 195,097 |
| Sales to Homeowners | 1,368,317 | 1,328,604 |
| Other Income | 86,287 | 24,778 |
| Total Support and Revenue | \$3,548,874 | \$3,390,667 |
| Expenses | | |
| Program Services | \$3,000,877 | \$2,640,895 |
| Administration | 152,168 | 138,853 |
| Fundraising | 216,878 | 225,302 |
| Total Expenses | \$3,369,923 | \$3,005,050 |
| Increase (Dec) in Unrestricted Net Assets | \$178,951 | \$385,617 |
| Net Assets, Beginning of Year | \$2,883,621 | \$2,498,004 |
| Net Assets, End of Year | \$3,062,572 | \$2,883,621 |

FY 2007 Sources of Funds



FY 2007 Expenses



As a prospective homeowner, Maria May wrote ...

"I heard of the Habitat for Humanity program through a friend who owns one of the homes. I like the homes but what attracted me was the low mortgage. We live at 128 Collins Street in a one bedroom apartment, shared by a family of five. Owning a home through Habitat for Humanity has affected our plans for the future in a positive way in that we don't need to look for a home in the future but it's available to us now. Habitat makes it easier for us to own a home.

We enjoy working with the volunteers the most, and hope to continue working with Habitat to build more homes for others. We expect to pay off our mortgage by the next 10 to 15 years.

I am a Sunday school teacher at my church. My husband ushers and is responsible for the security of the church. The strength of our family is God. We are a family that has faith in God, our pastor agrees that this is a good program. We are a family of five, we have three children who will be living with us. We have two daughters and a son. Shanique May who attends Quirk Middle school and is in the 8th grade. She likes to dance. Nashada May is 5 years old, and attends West Middle School, she's in Kindergarten. She likes to draw. Ja'van May our son, is two years old, he stays home and likes to play with his cars. My husband likes to listen to Gospel music. I like signing, dancing and sewing. My husband is a plumber. I am a stay at home mom.

To meet our requirement we attend all meetings and classes required by us. Being on time for work and work toward completing the hours that's required. We were qualified based upon our income and living condition and being a family."



Junior and Maria May moved their family into their Habitat house last summer. They are pictured here with their three children: Ja'van (on Junior's lap), five-year old Nashada and Shanique (far right) on the front steps of their house after it was dedicated.

The Ramos Family

Ruben and Vigdalia Ramos have been married for 38 years and have 3 children. Isaac is 20 years old and attends the University of New Haven where he is majoring in Psychology and plans to go to medical school when he graduates.

Reuel is 18 and attends New Britain High School. He is actively involved in Special Olympics and especially loves basketball. Idales is 14 and a freshman at New Britain High School. She enjoys music and spending time with her friends.

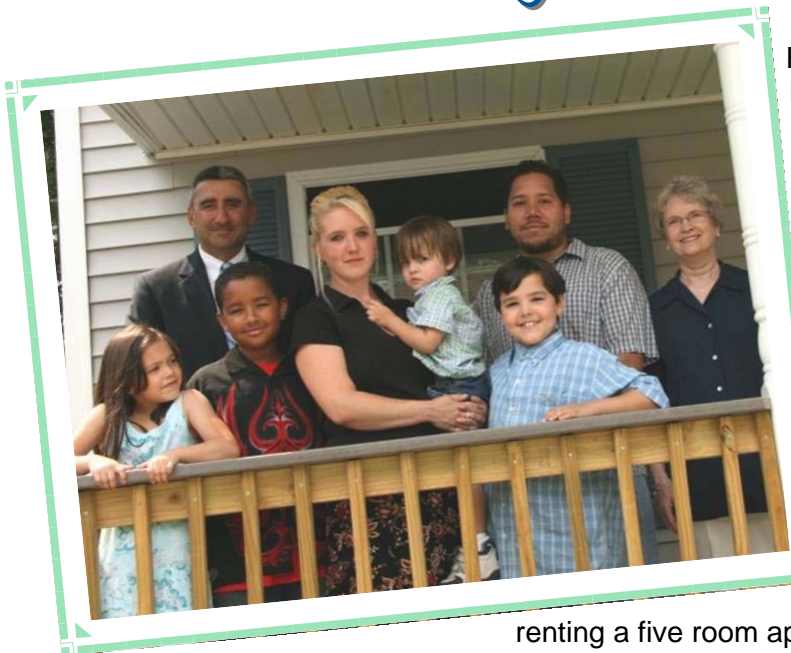
Ruben is employed as a cook at Central Connecticut State University. He has been there for 10 years and loves his job. He is also the groundskeeper for his church, Trinity Methodist. Vigdalia is actively involved in community work and her neighborhood. She loves spending her time in the kitchen preparing wonderful meals for her family.

Prior to living in New Britain for the past 10 years, they spent 20 years in Puerto Rico. They are very excited about owning their own home and planting a yard full of veggies and flowers, especially roses.



The Ramoses with their partner Elaine (right) during their dedication

Meet The Salas Family



Henry and Linda Salas live in New Britain CT. They heard about Habitat for Humanity from Linda's mother and were attracted to program because of the affordability, and the fact they would be actively involved in the construction of their home. They are pleased about Habitat building in New Britain, and hope that in some way it will help, in Henry's words, "turn this town around".

Henry is a machinist at Stanadyne, and Linda is a mom to their four children: Travis age 10, Junior, age 8, Briana, age 5, and Tyler, who is now 2 years old. Linda enjoys reading and old movies, and Henry likes to spend time with his children when he is not working.

Before moving into their Habitat house, they were renting a five room apartment in an older neighborhood in a house that as of today, is still in need of repair and at the time was for sale. They particularly enjoyed their 'sweat equity' activities and hope to be able to continue helping in this area with other future New Britain Habitat homeowners once they moved into their own home.

The Salases qualified for Habitat homeownership because of the substandard housing conditions and the lack of cooperation from the landlord of the home in which they lived. Their Habitat house was sponsored by The Stanley Works and TD Banknorth, both headquartered in New Britain.

Thank You!

The following pages include donors whose gifts were made between July 1, 2006 and December 31, 2007. Gifts received after January 1, 2008 will be recognized twice a year in the Habitat Connections newsletter. We thank you for your generosity!

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Breaking ground with Phyllis G., Allstate and Susan Christensen from Fox 61.

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Jesse (left) with the
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Angel & Tammy with their baby
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Allie (Weekday Saint) multi-tasking at the table saw during Build-a-Thon

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garden/ Rieley picnic - Fall 2006
100th house celebration



goofing around at the CF Sun event!
 Raising awareness and funds.

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Gloria Pyne gets help setting up her flower box on her front porch.

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