



Annual Report Fiscal Year 2005

Rebuilding Together®

Montgomery County

Our Mission

Rebuilding Together Montgomery County works in partnership with community volunteers to provide home repairs, accessibility modifications, and links to community resources to keep low-income homeowners living safely and independently in their homes.



Manor Woods Church of Christ constructed a concrete ramp for a homeowner with multiple sclerosis. Ernest Maier donated all the concrete, stone and block for the project.



RTMC volunteers provide repairs for 54 homes on April Project Days

Over 1,800 community volunteers turned out on two Rebuilding Together Project Days this past April to work on 52 homes and two non-profit agencies in Montgomery County. The results were astounding! The improvements affected 151 people who live in the residential homes plus an unknown number of county citizens who will use the services at the nonprofit facilities.

62% of the people helped are elderly, and 63% of them are disabled. In addition to home repairs, RTMC volunteers also made many accessibility modifications to these homes.

It is hard to describe the impact of our Project Days, but here is a snapshot of some of the projects. Throughout you will see the partnerships that evolved between faith groups and skilled trades, community groups and corporations...all with the goal of improving living conditions for neighbors in need.

Temple Beth Ami with Shaare Torah Congregation built a modular ramp that was designed by an

architectural student from Montgomery College with input from an occupational therapist. This large project took place over many weeks and included workers from other churches and community groups.

Gaithersburg Church of the Nazarene worked on a home that had no working central heating and was using kerosene heaters. At project completion, the house had working heat, a graveled driveway, and a fresh coat of paint. Adventist Health Care fixed the roof of their assigned house, painted the complete exterior of the home, and made doorways handicapped accessible with three-foot wide openings. In addition, they installed a 40 foot concrete ramp.

cont. on page 3

RTMC Accomplishments		
	FY 2005	Since '90
Homes/Non-profits	87	1,052
Volunteers	1,800	31,765
Donated labor/materials	\$699,221	7.12M
Program costs	\$325,927	1.38M
Average cost/house	\$11,783	\$8,079
Total market value	1.03M	8.50M

From the President...

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From its modest beginnings in 1990, Rebuilding Together (which began as Christmas in April) has come a long way. RTMC, along with more than 30,000 volunteers, has helped over 1,000 homeowners and non-profit organizations in Montgomery County in those 16 years.

From a simple program helping low income property owners one weekend a year, RTMC has grown into a year round operation with multiple programs and paid staff. It is estimated that \$1M of RTMC funds have been spent on projects in addition to about \$5M in donated materials and services. These funds and donations have come from many sources: individuals, religious/civic groups, corporations and businesses, foundations, governments and our own special events.

Many people are surprised to learn that there is such a great need for home repair services in our county. The Census Bureau's 2004 American Community Survey listed Montgomery County as the fourth richest county in the country with a median household income of \$82,971. RTMC's average homeowner in 2005, however, had an income of \$13,750 for two people.

Homeownership has many costs

associated with it — property taxes, fuel, insurance, and home repair. Home repair usually falls at the end of the list. By the time low-income homeowners have paid for food, medical and prescription costs, utilities, and insurance, there's nothing left for home repair.

The need is great. There are 12,104 "very low-income" owner-occupied households in Montgomery County. Many of these homeowners live with uncertainty knowing that they have no reserves should the roof leak or the electricity fail or they need modifications to keep them safe as they age. RTMC is there to help.

RTMC is now reaching out to help low income residents in more and more ways. It is my hope that we continue to expand our services to help even more people. With our thousands of dedicated volunteers and growing partnerships within the community, it is a dream that is within our reach. We thank you for your past support and hope that we can count on you again as we reach for that dream.

Sincerely,

M. Lee Sutherland

President, Board of Directors

In Memoriam

William (Bill) Lerch

VP Rebuilding Together

October 6, 1956 - October 9, 2005

We were all struck by what a good man Bill was to everyone he encountered. He carried himself with a quiet dignity in the face of family sickness and adversity and was a source of inspiration to us all. We will remember Bill for his character and friendship, and we were very blessed and grateful to have known him.

cont. from page 1



Temple Beth Ami and Shaare Torah Congregations built this modular ramp for a homeowner.

One 2005 homeowner commented on the improved safety she felt in her home after Project Day:

Before my home was not safe in many areas – among them: locks, lighting, plumbing. Also, I feel much safer having my wheelchair ramp and new locking gate. All your kind acts and very hard work will help me with my daily routines for years to come. A very heart-felt thank you to each and every one of you and may you be blessed.

Improving one house often has a domino effect on the entire neighborhood. The homeowner can now take pride in how his house looks, and neighbors clean up their houses. Improving housing stock through repair and renovation helps to stabilize home values and preserves affordable housing.

The amount of volunteer labor and donated materials RTMC receives allows us to leverage \$7 of repairs for each dollar received in donations. A volunteer commented on the value of repairs delivered:

As a volunteer for Rebuilding Together, I've worked on many projects and inspected candidate homes. One house that I inspected this last year was owned by an elderly man in his late seventies whose wife had died just two weeks before. He was mobility impaired having suffered a stroke previously. Overall, the house was in a horrible state of repair. There was no running water in the kitchen, the bathroom did not have a sink, and the hot water shower valve was broken. When he needed hot water, he either obtained cold water from the shower and heated it on the stove, or, he went down to the basement to open the valve on the hot water heater. RTMC restored this man's house to a habitable form. Repairs to this house would have cost thousands of dollars if done by a contractor.

RTMC has a vital role to play in ensuring that the county's most vulnerable are able to live independently within their own homes. Join us today in this important work.

To receive RTMC's e-newsletter informing you of projects and other opportunities, email Susan at shawfield@rebuildingtogethermc.org.



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Kathleen Thrower
Administrative Assistant

RTMC works year round

In addition to Project Days in April, RTMC offers programs year-round to help low-income homeowners remain safely in their homes.

Link Project

Director of Program Services Susan Hawfield refers homeowners to community agencies to help them with social, financial, and health concerns. For example, a family might need a food pantry to supplement their monthly food budget, or an elderly person may require dental services he cannot afford. The Link Project connects them with public or private resources. These services enrich homeowners' physical environment and personal health while promoting self-sufficiency and independence. In FY 2005, 200 families received 1,100 referrals to multiple social service agencies.

Handyman Program

The Handyman Program provides emergency and/or minor home repairs free of charge to low-income homeowners. Dick Nunn, RTMC's handyman, performs a variety of home repairs and modifications. In FY 2005, the Handyman program worked on 34 homes with 70 community volunteers.

Home Modification Program

This program, which provides free accessibility modifications for aging and disabled homeowners, allows seniors to remain safely in their homes as they age. Modifications include construction of wheelchair ramps and installation of railings, grab bars, and assistive devices to make activities of daily

living easier. Last year, 280 home modifications were provided, a 23% increase over FY 2004.

Home Modifications

Simple changes like grab bars can make a big difference to elderly homeowners and can prevent unnecessary accidents. Occupational therapists (OT's) are specialists in home modifications. Last year RTMC was privileged to work with two outstanding OT's, Kristina Wyatt and Mary Becker Omvig.

Kristina consulted on several homes and helped the project teams decide on the best approach to the work. She is also training other OT's in the process of home assessment for RTMC.

Mary conducted our first training seminar "Aging Safely in Place" in January, 2005, for over 20 OT's and volunteers. Mary also presented instruction in home assessment at our House Captains' training.

Community Revitalization

On Project Day, RTMC focuses repair efforts on nonprofit agencies in the county or performs work on several homes within a specific neighborhood. This year RTMC worked on the Wells/Robertson House in Gaithersburg, a program that helps those dealing with addiction issues. Wells/Robertson had received a grant to replace their kitchen cabinets and

appliances but required a community partner to get the job done. Our long-time supporter, TW Perry, took on the challenge with House Captain Brian Moss organizing the effort. The shining stainless cabinets are a testament to the miracles that can happen when community partners pool their resources.



RTMC also worked on Mendelson Home, one of the Jewish Federation of Group Homes for the disabled. Potomac Bethesda Rotary Club coordinated the repairs.

Hearts and Hands

In FY 2005, RTMC joined forces with Hearts and Hands, another Montgomery County nonprofit, to take on more home repairs and modifications. Hearts and Hands will work on about ten houses during the year. These projects are scheduled monthly and are open to community volunteers. RTMC's volunteer e-newsletter lists upcoming opportunities with Hearts and Hands.

2004 TW Perry Golf Classic raises \$91,000 for RTMC

On October 4, 2004, 144 golfers spent a beautiful autumn day on the links of Bretton Woods Golf Course in Germantown for the 2004 TW Perry Golf Classic. In the process, they raised over \$91,000 for RTMC's volunteer home repair efforts.

Over the last six years, the TW Perry Golf Classic has raised over \$447,000 to help RTMC keep the elderly and disabled living safely in their homes. RTMC feels very privileged to work with TW Perry on this major golf event.

The TW Perry Golf Classic golfers enjoyed a sumptuous lunch donated by Outback Steakhouse in Germantown. Generous Perry sponsors included Platinum level sponsors Madison Wood Preservers and Azek Trimboards and Gold Level sponsors Potomac Valley Builders, Curtis Lumber, Clark Construction, and Carl M. Freeman. Many community supporters provided donations for wonderful



prizes including gift certificates for theatre and restaurants and sports tickets; Paraiso Escondido donated a week's stay at a Costa Rican villa.

Prize winners included EGS Masonry (first place gross), Mathews Contracting (second place gross), NV Homes (first place net), and North Laurel Transmissions (second place net).

OBA Bank shares RTMC's mission

OBA Bank has been a dedicated supporter of RTMC for the past three years. This year alone, OBA donated \$15,500 to RTMC.

OBA Bank believes in providing and sustaining affordable housing in the areas where they do business, which makes them a natural partner with RTMC. Linda Ludwick, Chief Executive Officer of OBA Bank, states "We understand the challenges that face hard-working low and moderate income families in terms of maintaining and repairing their homes... We will continue to support RTMC and these individuals and families in any way we can."

Flannery draws record attendance

On May 15, 2005, RTMC sponsored the 7th Annual Flannery Duathlon at Sugarloaf. This year was the best attended race yet, with 171 participants on the 30K bike and 10K run. The race was founded in 1999 by former board member Stephanie Cohen. It has grown to become one of the most popular events in the metro region.

The Duathlon is dedicated to the memory of Judy Flannery, a life long Montgomery County resident, mother of five, five time World Duathlon Champion, and three time Hawaiian Ironman Triathlon finisher. Major sponsors of the event included Potomac Valley Brick, Poolsville Concrete, OBA Bank, Golden & Cohen, and Chevy Chase Trust. The event raised \$22,000 for RTMC's home repair programs.



Top female finishers in the Flannery Duathlon included Marjan Huizing (1:32:26), Kristine Kuss (1:35:29), and Kerri Robins (1:36:59). Top male finishers were Josh Riff (1:22:44), Billy Meredith (1:23:33), and Doug Mock (1:26:46)

The Need

- ◆ In Montgomery County today, there are 12,104 very low-income owner-occupied households of which 5,761 are elderly persons.
- ◆ The number of elderly adults in the county is expected to increase 74 % over the next 20 years.
- ◆ The Montgomery County consolidated Plan states that 34% of these elderly homeowners are suffering a housing cost burden, thus making it impossible to contribute any funds to the repair of their houses.
- ◆ An AARP Housing Needs Survey reported that 83% of older people want to age in place, but 59% of these older "low-income" owners are unable to devote any funds to the maintenance of their homes.
- ◆ A conservative estimate states that 20% of elderly homeowners are in need of modification for disabilities and handicaps.

RTMC thanks these community partners who make our mission possible.

Foundation Builder \$15,000 and over

Harry and Jeanette Weinberg Foundation
Montgomery County
OBA Bank
TW Perry
United Way National Capital Area

Community Leader \$10,000 - \$15,000 Potomac Valley Brick

Benefactor \$5,000 - \$9,999

AZEK Trimboards
Circuit Electric, Inc.*
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Community Builders \$2,000 - 4,999

Acorn Self Storage*
Adventist Health Care
Ashton UMC
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Hess Construction Co.
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Institute of Real Estate Management
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Associate Builders \$500 - \$999

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Northwestern Mutual
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Many thanks to all who donated from \$1 to \$99. We wish that we had the space to list each donor's name. We regret if any name has been omitted in error.

**Denotes inkind or labor donation*

Condensed statement of support, revenue and expenses for FY 2005 July 1, 2004 - June 30th, 2005

Revenues and Support

Individuals	\$26,645
Religious/Civic	\$63,192
Corporations/Tax credits	\$54,030
Foundations	\$37,531
Special Events	\$127,448
Donations of Materials and Services	\$511,085
Federal Government (UW)	\$43,381
Local Government	\$62,477
Unrealized Loss/Gain	\$3,167
Total Revenue and Support	\$928,956

Expenses

Program Services	\$837,012
Management & General	\$40,025
Fundraising	\$35,827
Total Expenses	\$912,865
Change in Net Assets	\$16,091
Value unskilled labor not included as per GAP	\$188,136

Ways to Give

- ◆ **Bequests**
 Leaving a lasting legacy through a bequest in a will enhances the lives of others for years to come.
- ◆ **Combined Federal Campaign**
 Current and retired federal employees and those in the military can give through their paychecks to #8076.
- ◆ **Matching Gifts**
 Many corporations match charitable contributions. This is a simple way to make a contribution have double the impact.
- ◆ **Stock**
 Gifts of appreciated stock can lower income taxes by reducing capital gains tax liability. This can be done simply through an account transfer arranged by a broker.
- ◆ **Online Donations**
 Visit RTMC's website and click on the "Donate Now" button to make a donation through its secured website.

www.rebuildingtogethermc.org



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Email: info@rebuildingtogethermc.org
Web: www.rebuildingtogethermc.org

From the Executive Director

We are a truly extraordinary organization, built on the dedication and generosity of thousands of volunteers. We were founded by volunteers, and volunteers continue to make our mission a reality day after day, year after year. Our board members work hard to keep the organization on track and make sure projects get funded. House captains and area coordinators make Project Day a success with their planning, organization and leadership. Then there are the thousands of volunteers who turn out on work days to get it all done.

We thank all the individuals, corporations and foundations for their generous financial support and those who donate their gifts of time and talent, supplies and materials. Every donation truly does make a difference! With your help, when we see a need for a ramp or a new roof, we can fulfill it. But, most importantly, with your help, we provide a profound connection to one other. Thank you for sharing your time, talents, energy and enthusiasm. Without you, none of this would be possible.



Melissa Flynn

Project Days - April 29 & 30, 2006
