



2019 Annual Report





Affiliate of Distinction 2015-2019

Everyone is entitled to a safe, affordable home.

Finding affordable, safe housing is becoming more of a challenge every day. In 2019 the average single family sales price rose 4.4% in Washtenaw County, compared to 2018. This also means the cost for Habitat for Humanity of Huron Valley to purchase homes to renovate is rising. For 30 years we have grown and added programs to serve and assist more people and will continue to do so, but we need your help!

Without your support we cannot provide the programs that help hundreds every year. Habitat for Humanity of Huron Valley continues to build stronger communities and affordable homes in Washtenaw County through our programs and in partnerships with families and community members. Our volunteers, donors, and advocates help Habitat homeowners build a better life for themselves, for their families, and for our community.

This year Habitat for Humanity of Huron Valley is delighted to report that we served and assisted 1,077 families and renovated 19 homes. On behalf of the Habitat Board of Directors and Staff, I am proud to share the annual report for fiscal year 2019.

Our volunteers, supporters and homeowners are the backbone of Habitat. Together we continue to make a lasting impact in Washtenaw County. Thank you for making our work possible as we bring people together, like few others to build homes, communities and hope...under one roof.

In partnership,

Sarah Stanton

Chief Executive Officer







Home Ownership Program

Our Home Ownership Program sells newly renovated, energy efficient homes to local individuals and families with low incomes using an affordable mortgage.

In fiscal year 2019, we sold 19 homes to 19 hard working families in Washtenaw County



Habitat Homeowners

- •Earn 30%-80% of area median income
- •Invest 250 hours of sweat equity per adult
- •Save & make \$1,000 down payment

•Take classes in home maintenance, finance and budgeting, legal workshops, and how to sustain homeownership

In 30 YEARS
we have sold
240+
homes



Home Improvement Program

Our Home Improvement Program provides critical repairs, weatherization, and energy efficiency upgrades and improvements for local low-income homeowners.

737 homeowners were served and assisted in FY 19 through home improvements

Home Improvement Programs include:

- Critical Home Repair for Veterans
- Critical Repair and Weatherization for homeowners
- Furnace Test &Tune and replacement Program

- Refrigerator Replacement
- Exterior Home Improvement
- LED Light Bulb Replacement Program
- Aging in Place

Since the Home Improvement Program started in 2012

5,815+

Home Improvement projects have been completed









Habitat Education Program

Our education program offers free group classes in homebuyer education, money management, home maintenance, and one-on-one sessions with a certified housing counselor.

304 households participated in Habitat's **Education Program in FY 19**

Maintenance

All our coaching and classes

are offered free of charge to residents. We understand that your

financial goal may be, but is not

limited to, homeownership.

HEP One-On-One Coaching:

- Create a detailed action plan Decrease debt
- Increase savings
- Prepare to be a homebuyer
- Improve credit

Group Education Classes:

- Money Management
- Home Buyers Pre-Purchase
- Estate Planning
- Home Maintenance

Since the Habitat Education Program started in 2015

through our HEP program

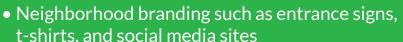
Community Development **Program**

Habitat partners with residents and community partners in three Ypsilanti Township neighborhoods - Gault Village, West Willow, and Sugarbrook - to guide a long-term participatory neighborhood planning process. This strategic investment, combined with our Home Ownership Program renovations and Home Improvement Program projects, further stabilizes these communities.

We engaged with 2,185 residents and community partners in FY 19

Activities Directly Support Neighborhood Priorities Identified by Residents

- Social events such as picnics, ice cream socials, and holiday gatherings
- Neighborhood beautification including exterior home improvements, leaf raking, community clean-up days, and dumpster days
- Youth engagement including family movie nights, youth councils, and trunk or treat
- t-shirts, and social media sites



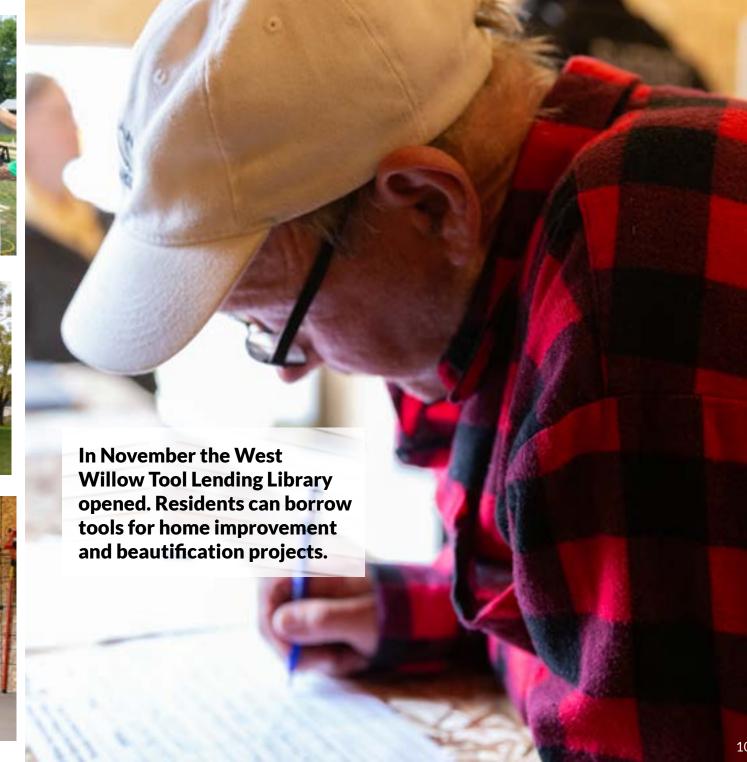
• Neighborhood amenities such as Little Free Libraries, tool lending library, park improvements, and vacant land discussions

Since we began tracking in 2014 Community Development has engaged











Energy Efficiency

Habitat is a good steward of the environment. We focus on energy efficiency in everything that we do. From our highly energy efficient renovations to our refrigerator replacement program to the ReStore, we concentrate on making a difference for our families, the community, and the environment.

Through our focused and thoughtful renovation process we were able to reduce energy costs by about \$800 annually in each Habitat home we sold.

The impact of our 2019 house renovations (compared to new construction) saved over **993** metric tons of greenhouse gases. In addition, the environmental impact of all of our home improvement programs in 2019 was equivalent to eliminating **8.5 million** passenger vehicle miles and our ReStore operations diverted 770 tons of waste from landfills.



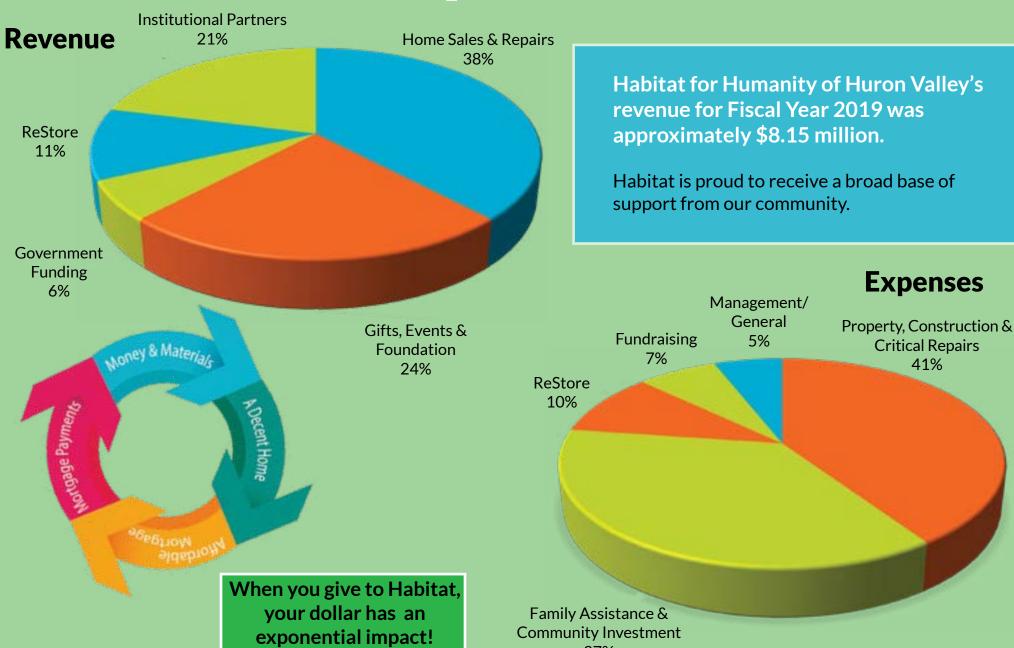
The ReStore is a retail store operated by Habitat for Humanity of Huron Valley. The ReStore is a place for the public to shop for discounted merchandise, donate used items, and volunteer their time to support Habitat for Humanity. Over 85% of what the ReStore sells comes from donations from residents and businesses in the community. Donations help divert items from the landfill and provides low-cost merchandise to the public. 100% of ReStore net revenue is invested back into our programs to help more families.

Sales from the ReStore provided funds to renovate homes in Washtenaw County!

Visit the ReStore website to learn how to donate, shop, or volunteer: www.annarborrestore.org or call 734-276-0599.

Follow us on Facebook where we update pictures of our inventory regularly! Visit: www.facebook.com/h4h.restore

Revenue & Expenses



Critical Repairs

Fiscal Year 2019

(July 1, 2018 - June 30, 2019)

Families Served & Assisted

through our programs including home renovations, critical home repairs, weatherizations, furnace replacements, new energy efficient refrigerators, test and tune-ups to their furnace, exterior home improvements, one-on-one financial coaching, financial education classes, and home maintenance workshops

1,0//

Enthusiastic Volunteers

donated their time at our build sites, in various community projects & events. in the ReStore. and in our office

Mortgage & Note Payment Principal Reinvested

in our programs to serve even more families

\$872,900

Average Monthly

mortgage, insurance, and tax payment of a Habitat for Humanity of Huron Valley homeowner

years

10,000+ lives changed 230+ homes 1 mission



Thirty Year Numbers

6,900+

Residents & Community Partners engaged in Community **Development activities**

Development efforts: Gault Village

We have priced ourselves out of affording to buy a home in

the first neighborhood we worked on with our Community

Brag Corner

6,350+

Home Improvement projects

1,000+

Served in our Habitat **Education Program**

240+

Homes Closed

In 30 years

we have gone from building 4-5 homes a vear to reaching our goal of 19+!

With your continued

partnership we work

to continue to grow

the organization to

better serve and build

a stronger community

to benefit us all.

There is so much more

work to do with rent

rising and affordable

homeownership becoming harder to find.

\$1,866,215+

ReStore for our Home Ownership Program

\$793,000+

Guatemala and Haiti

5,000+

Volunteers every year!

#2 affiliate in the country for home renovations in 2019

#1 affiliate in the state for number of families served in 2019

Affiliate of Distinction 2015-2019

Net Income Raised in the

Tithe money sent to



We've moved

to a new home!

Last fiscal year Habitat for Humanity of Huron Valley moved the location of its offices to better accommodate its evergrowing staff, programs, and education classes. We also moved the Habitat for Humanity of Huron Valley ReStore to a more prominent location at 6241 Jackson Road - next to Menards.







Sustainability Fund Donors

These individuals finished their 5-year commitments to the organization in FY 19. Collectively they donated more than \$200,000! This support has allowed us to continue to grow by building on a strong foundation of support. Thank you.

\$20.000+

Susan Cannell and Bruce Wallace Dave and Louise Lutton Jim and Gwynn Sterken Dick and Norma Sarns

\$10.000-\$15.000

Dave Ardis and Valerie Suslow Maggie Bayless and Fred Hall Paul and Kimberly Dannels Jeanne and Joe Learman Stan and Linda Learman Charlie Moss and Dee Fenner Don and Gale Redding

\$5.000

Herb and Chris Black Jim and Marci Cameron Susan and Oliver Cameron Juanita and Jesse Christian **Brock and Emily Hastie** Fulter and Rebecca Hong Rick and Elizabeth Jarzembowski Margaret Leary Theresa MacLean Fred and Laurie Metzger Tim Neiman **Rob Nissly** Kate and Phil Roos Sarah Stanton Ron and Laura Thomas Jack and Carolyn Wallace Scott and Gail Weber Diane Willis

Energy Grants & Public Partners













In-Kind gifts of construction materials and services

6 Insulation Services

American Appliance Heating & Cooling

Colonial Heating and Cooling

Delux Rental Inc.

Design Cabinetry

DOW DuPont

Go To Roofing

Habitat for Humanity of Michigan

Hunter Douglas

Jim Jackson

Lochinvar

Michigan Certified Appraisal

Milwaukee Tool

ProEnergy

Renaissance Roofing

Square-D

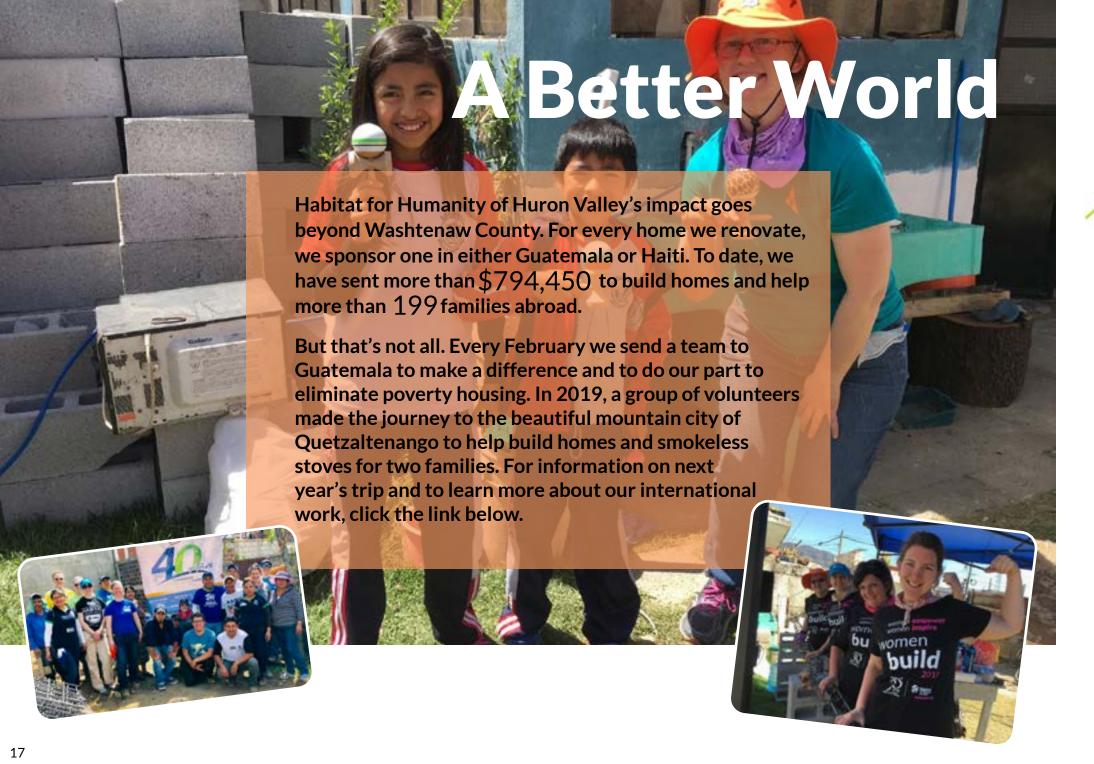
Valspar

Washtenaw Community College

Washtenaw Home Inspection Service

Wegman Electric

Whirlpool



Community & Corporate Partners

fiscal year 2019 (July 1, 2018 - June 30, 2019)

\$40,000+



Community Foundation of Southeast Michigan

Good News Group











John and Renee Stanton Family Fund

Edward N. & Della L. Thome Memorial Foundation



\$20,000 - \$39,999

Ann Arbor Area
Community Foundation

The Friedman Family Fund

House of Faith

J.F. Ervin Foundation



\$10,000 - \$19,999

The Catholic Build Citi The Buhr Foundation Detter Family Foundation Habitat for Humanity at the University of Michigan The House that Beer Built Infor Mitsubishi Motors R & D of America. Inc. Old National Bank PNC University of Michigan Greek LIfe Zingerman's Community of Businesses

\$5,000 - \$9,999

Comerica Bank Domino's Pizza Eastern Michigan University Historical Society First Nation Group, LLC George and Amy Monroe Foundation The Helen L. Kay Charitable Trust Hyndai America Technical Center, Inc. Lowe's MB Financial Bank Pro-face America by Schneider Electric Retirement Income Solutions SEEL, LLC SPS Family
SKF USA, Inc.
TD Ameritrade
Thrivent Financial
University of Michigan Physician Assistants
Utilities Instrumental Services, Inc.
Wells Fargo Foundation

The Cole Family closed on their home in June, 2019

"Owning a home to me means a fresh start filled with promise. Owning a home means being able to tuck my children into bed, without being subject to a sometimes unpredictable and unpleasant environment. I look forward to filling the hallway of our home with laughter, the kitchen with the smell of homemade meals, and the backyard with unrestrained joy. I can't wait to create a sanctuary, a safe haven, and a legacy in our new home."

- Tiffany Cole
Habitat homeowner



Supporters Under one roof.

Thank you to these financial donors who gave between January 1, 2019 and December 31, 2019

\$50,000+

Home Depot Foundation
J. Ferrantino Charitable Foundation
MASCO Corporation
Republic Services
John and Renee Stanton Family Fund
Toyota Motor North America - Research and
Development
Edward N. & Della L. Thome Memorial
Foundation

\$20,000 - \$49,999

Adient Foundation
Bank of America Foundation
Community Foundation for Southeast Michigan
Friedman Family Fund
The J.F. Ervin Foundation
James A. and Faith Knight Foundation
Sally Martin - Martin Family Foundation

NSK Americas, Inc. Stephanie Smith Trust Trust of Adaline M. Stone

\$10,000 - \$19,999

Wells Fargo Foundation

Anna Botsford Bach Fund for Seniors
The Buhr Foundation
Citi
The Detter Family Foundation
First Nation Group, LLC
First Presbyterian Church of Ann Arbor
First United Methodist Church
Flagstar Foundation
Infor
The PNC Foundation
Thrivent Financial
The University of Michigan

Ann Arbor Area Community Foundation

\$5,000 - \$9,999

Chemical Bank

Domino's The Edward F. Redies Foundation First Unitarian Universalist Church HDR **HOMES Brewery, LLC** Hyundai-Kia America Technical Center Karen and James Kulp Level One Bank J. Michael and Renee L. Losh Fund Lowe's MB Financial Bank Old National Bank Don and Gale Redding Retirement Income Solutions Katherine and Guy Rich Norma and Richard Sarns Sigma Financial Corporation St. Joseph Catholic Church

TD Ameritrade **Jack and Carolyn Wallace** Zingerman's Training, Inc.

\$1.000 - \$4.999

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Bethlehem United Church of Christ

Bloomberg

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Dexter Knights of Columbus Council 2959

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DTE Foundation Midstream Charitable Giving

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Zingerman's Mail Order Zingerman's Roadhouse Zion Lutheran Church

\$500 - \$999

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Our Mission

Habitat for Humanity of Huron Valley works to enrich Washtenaw County through a legacy of affordable homeownership for low-income families.













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