



Habitat
for Humanity®
Huron Valley

2015 Annual Report

**every
one**

deserves a decent place to live

every family

deserves the
opportunity to
build a better life

“ We liked Habitat because they renovate homes and are establishing neighborhoods. That was our ultimate goal – not just to have safe housing, but to be in a community. Our previous neighborhood was too scary to even go trick-or-treating. This year, the boys could play outside for the first time and I didn’t worry. They feel safe and secure, and we love that this is a place that we own. ”

The Smith Family, Jessica, Shawn, Jonathan and Jordan
Habitat homeowners since
June 2015



Dear Friends,

Together we build strength, stability and independence through improved housing and affordable homeownership. We partner with families in a variety of ways, including full energy-efficient rehabilitations, home repairs, neighborhood revitalization efforts and education. We offer a variety of housing support services that enable families with limited means to make critical improvements on their homes. With a little help, we all have the potential to stand on our own. 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 was able to build on our previous strengths and serve more families than ever before! I am proud to share this year’s annual report for our fiscal year 2015.

Our volunteers, supporters and homeowners are the backbone of Habitat. Together we continue to have a lasting impact in Washtenaw County. Thank you for making our work possible.

In partnership,

Sarah Stanton
Executive Director

every neighbor

should feel at home
in their community

“We knew that we had to try and reverse the high concentration of single family rentals. Habitat totally renovates the property, increasing the home value. They do major improvements to the home that impact more than one family. It impacts our entire community.”

Brenda Stumbo

Supervisor, Charter Township of Ypsilanti



“I am very grateful that Habitat was there for me. I had heard of Habitat before, but I thought it was just building houses. Now I realize there’s a lot more. Since partnering with Habitat, my utility bill has decreased by one third of the original amount. That makes such a difference for me!”

Carol Colby

Recipient of new refrigerator and furnace through Habitat’s Home Improvement Program

every person

deserves access to
sustainable, affordable
homeownership



our programs

Homeownership Program (HOP)

Habitat partners with families, supporting them as they build a new life for themselves through decent, affordable homeownership. Newly renovated, energy efficient homes are sold to individuals and families who qualify and are approved for our program. We make homes affordable by selling them with a no profit zero percent interest mortgage. Those who partner with Habitat are community-minded residents who are looking for the stability of homeownership. We bring together community members and sponsors to renovate homes side by side with future homeowners to improve their quality of life.

In Fiscal Year 2015, we sold 18 homes to 18 hard working families in Washtenaw County!

Habitat Homeowners:

- Earn 30-60% of area median income
- Purchase their home with an affordable no profit zero percent interest mortgage
- Invest 250 hours of sweat equity per adult
- Save and pay a \$1,000 down payment
- Take classes in home maintenance, finance and budgeting, legal workshops, and how to sustain homeownership
- Pay their mortgage for the life of the loan (between 15-30 years)
- Make mortgage payments back to Habitat to be reinvested in our programs

Home Improvement Program (HIP)

Our Home Improvement Program (HIP) allows homeowners to address critical repairs, safety issues, weatherization and energy efficiency improvements, and exterior needs on their homes. Many of these repairs have gone unaddressed due to lack of funds in the family's budget and the uncertainty of knowing which firm to hire. Families participating in our HIP program are able to afford repairs that will make their homes safer, lower utility bills, and give them the peace of mind of working with a trusted partner. HIP families are low-to-moderate income homeowners and repay a portion of the repair costs through an affordable monthly payment.

Home Improvement Programs include:

- Critical Home Repair for Veterans
- Critical Repair and Weatherization
- Furnace Test & Tune and Replacement
- Refrigerator Replacement
- Exterior Home Improvement

Habitat Education Program (HEP)

Having a clear understanding of one's financial situation is crucial in so many aspects of a family's life. Habitat is helping individuals and families with this by offering free financial education classes and giving them the opportunity to meet one-on-one with our financial educator. The program was launched in 2015 and is open to anyone in Washtenaw County, with the emphasis on low-to-moderate income individuals seeking to purchase a home through Habitat or a conventional lender.

HEP one-on-one meetings include:

- Overall analysis of credit report
- Personalized spending plan
- Detailed financial goal setting
- Written action plan for addressing outstanding credit issues





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 \$1,000 annually in each Habitat home we sold. In addition, the environmental impact of all of our programs in 2015 was equivalent to **removing 327 vehicles from the road** and our ReStore operations **diverted 770 tons of waste from landfills**.

neighborhood revitalization

Habitat’s work encompasses a broader view than just building or renovating one home at a time for one family at a time. We are committed to revitalizing neighborhoods and serving more families by responding to community aspirations with an expanded array of products, services, and partnerships, with the mission of empowering residents to revive their neighborhoods and enhance their quality of life.

We work alongside partner agencies in the targeted neighborhoods of Gault Village and West Willow in Ypsilanti Township to engage residents through planning meetings and surveys to identify community needs and help bring residents together. We connect them to other resources to make change happen and support them in their efforts.

We seek to combine our Homeownership Program renovations and Home Improvement Program projects in these neighborhoods to further stabilize these communities through this strategic investment.

In West Willow in 2015, thanks to a \$70,000 grant from Lowe’s, we partnered with neighborhood residents on many activities, including:

- Fence replacement along bike and walking path
- 25 exterior home improvement projects
- Little Free Libraries installed in three locations
- Upgraded computers at Community Resource Center
- Pavilion built at Community Resource Center

ReStore

The ReStore is a retail store operated by Habitat for Humanity of Huron Valley that is open to the public to both make donations of gently used household items and also to purchase them at 50-75% below retail prices. 100% of ReStore net revenue is invested back into our programs to help more families. In 2015, sales from the ReStore provided funds to renovate six homes in Washtenaw County!

Visit the ReStore website to learn how to donate, shop, or volunteer: www.annarborrestore.org or call 734-822-1530.

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



by the numbers

fiscal year 2015 (July 1, 2014 - June 30, 2015)

1,626

FAMILIES SERVED in Washtenaw County through our programs. From home renovations to replacing refrigerators and furnaces to exterior home improvements, these local families and their children now live in safe, affordable homes.

6,128

ENTHUSIASTIC VOLUNTEERS donated their time at our build sites, in the ReStore and in our office.

\$538,035

MORTGAGE PAYMENT PRINCIPAL REINVESTED in our programs to serve even more families.

19

HOMES BUILT in Guatemala and Haiti with our international contributions.

4,634

HOURS OF SWEAT EQUITY that were contributed by Habitat homeowners, building their homes and the homes of their future neighbors.

\$226,794

RAISED BY THE ReSTORE to build homes with local Habitat families in Washtenaw County.

\$34,317

AVERAGE ANNUAL INCOME of a Habitat homeowner family.

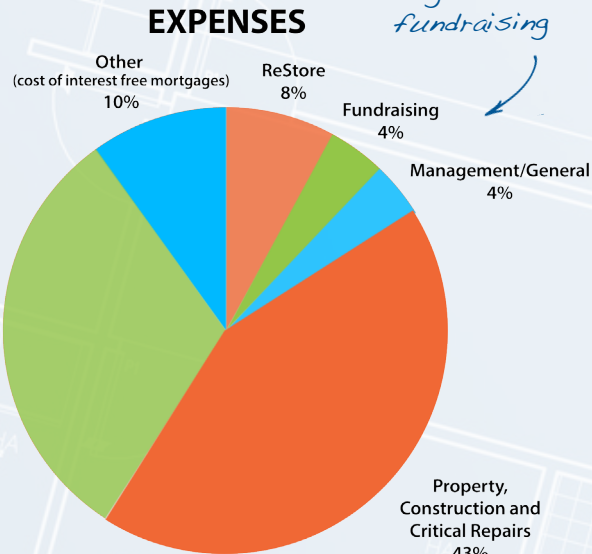
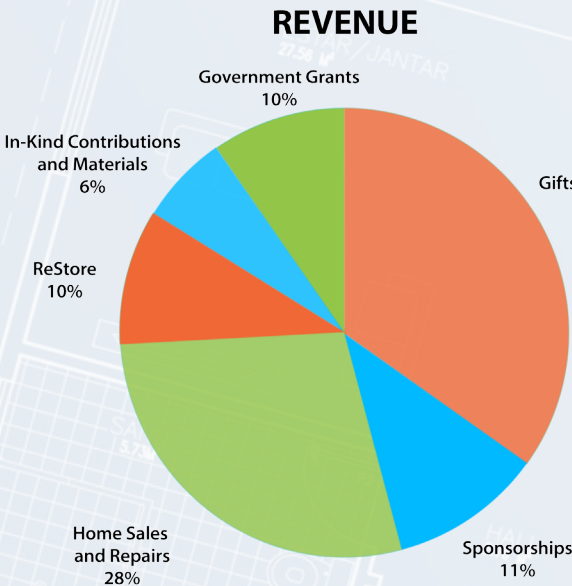
\$648

AVERAGE MONTHLY mortgage, insurance, and taxes payment of a Habitat homeowner.

Habitat for Humanity of Huron Valley's revenue for Fiscal Year 2015 was approximately \$7.6 million.

Habitat is proud to receive a broad base of support from our community.

Just like our homeowners, we work hard for our income. In fact, we earn 38% of our income through home sales, repair sales, and ReStore sales. This high percentage of earned revenues indicates how mission driven Habitat truly is. Earned revenue, as opposed to most grant funding, is unrestricted money that we use to boost our efforts across the organization.



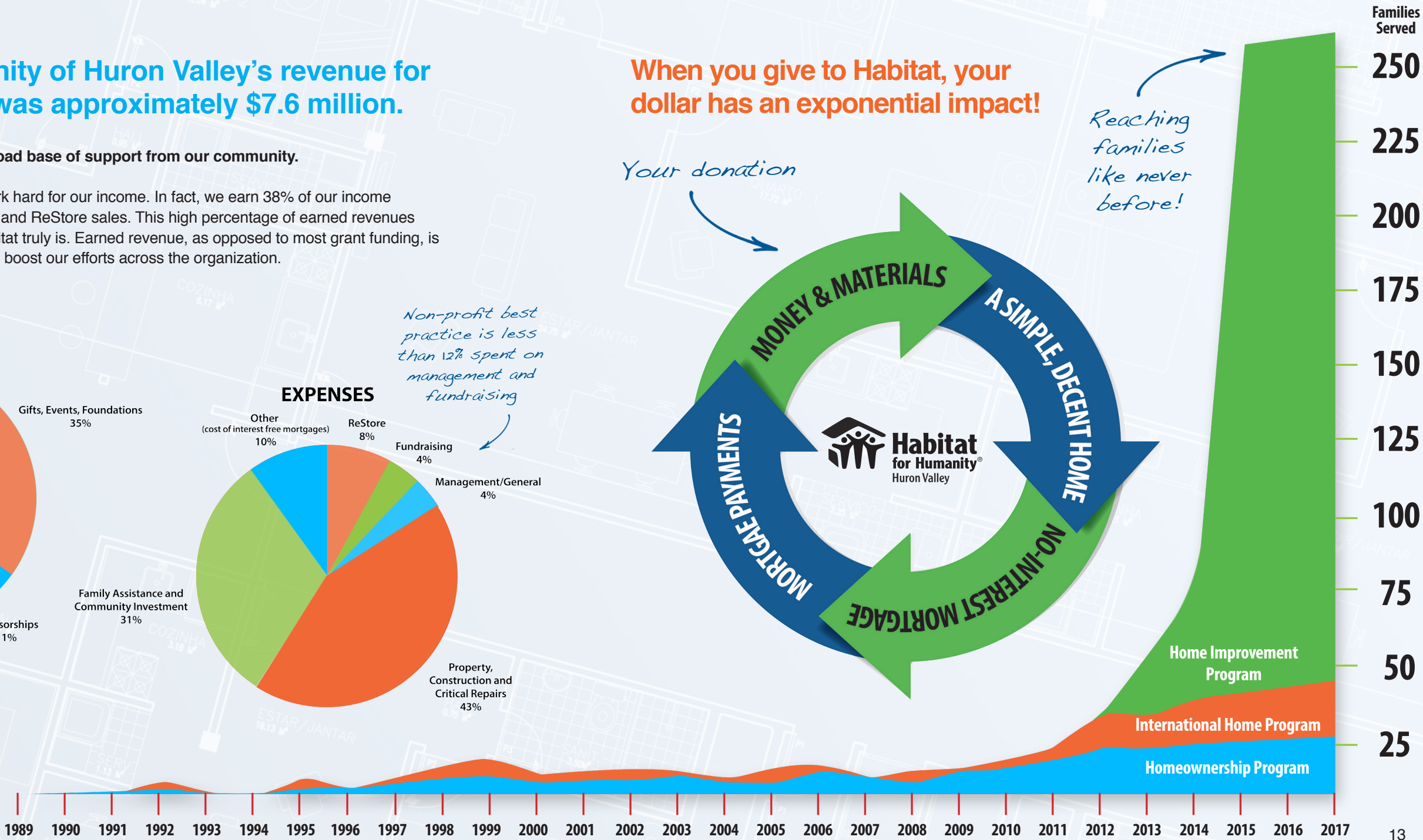
Non-profit best practice is less than 12% spent on management and fundraising

When you give to Habitat, your dollar has an exponential impact!

Your donation



Reaching families like never before!





“For Toyota we have a few really simple principles that we follow that align perfectly with Habitat. We really try to show respect for people. One of the ways we do that is actually integrating ourselves and giving back to our community and working with the people in the community where we work.”

Kristen Tabar
Vice President of Toyota Technical Center

every
volunteer
makes a difference



Whole House Sponsors



James A. & Faith
KNIGHT FOUNDATION



Good News Group
House of Faith

Half House Sponsors



The J. F. Ervin Foundation

The Dettter Family Foundation



Neighborhood Sponsors



SUSTAINABILITY
FUND GIVERS

These individuals have made 5-year pledges to the organization. This support allows us to continue to grow by building on a strong foundation of support. Thank you!

\$20,000+
Susie Cannell and Bruce Wallace
Paul and Kimberly Dannels
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
Jeanne and Joe Learman
Stan and Linda Learman
Charlie Moss and Dee Fenner

\$5,000
Dave and Terri Benedict
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ENERGY GRANTS AND PUBLIC PARTNERSHIPS



IN KIND GIFTS



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Corrigan Moving Systems
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Square-D
Techrite Home Services
Washtenaw Home Inspection Services, Inc
Yale Security, Inc
Johnson Controls, Inc

every
home
provides shelter
from the storm

“I didn’t even know that being an independent homeowner was something I wanted before going through the process. No one can take this from me; I finally have safety and security.”

Kim Smith, Habitat homeowner since June 2015



a better world

Habitat for Humanity of Huron Valley's impact goes beyond Washtenaw County. For every home we renovate, we sponsor one in either Guatemala or Haiti. To date, we have sent over \$500,000 and sponsored more than 100 families abroad!

But that's not all. Every February we send a team to Guatemala to make a difference and to do our part to eliminate poverty housing. In 2015, 20 volunteers, donors and staff members made the journey to the beautiful mountain city of Quetzaltenango to help build homes for three families. For information on next year's trip and to learn more about our international work, please visit: www.h4h.org/our-work-abroad.

DONOR LIST

Thank you to these financial donors who gave between January 1, 2015 and December 31, 2015!

\$50,000+

J Ferrantino Charitable Foundation
Thrivent Financial

\$20,000 - \$49,999

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\$500 - \$999

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The Habitat staff have a set of core values. Here are just a few:

Enthusiastically support the mission of Habitat for Humanity of Huron Valley.
Smile and laugh frequently.

Treat everyone in the organization with care and respect.

Handle conflict in a "Go Direct First" style.

Demonstrate high integrity and honesty.

Take responsibility for your own success and happiness.

every smile

comes from a place of safety and
security that only a home can bring

Get involved today!

DONATE:

Every gift makes a difference, no matter the size. From a small monthly donation to a large planned gift, your support makes our work possible. Learn about the different ways to give by visiting: www.h4h.org/donate

Or, text to give! Just text "IamHabitat" to 41444

VOLUNTEER:

There are many ways to volunteer! Whether you come out on your own, bring a group of friends, or get your company involved, we always need extra hands. Sign up today by visiting: www.h4h.org/get-involved

SPONSOR A HOME:

Our sponsorship levels range from \$5,000 - \$40,000 and include volunteer opportunities and recognition. Learn more at: www.h4h.org/corporate-sponsorship-information

ReSTORE:

To shop, donate, or volunteer in the ReStore, visit: www.annarborrestore.org

Learn more about all of our programs by visiting www.h4h.org/our-programs or call us at 734-677-1558.



our mission

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



Habitat
for Humanity®
Huron Valley

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