



**Habitat
for Humanity®**
Huron Valley
Affiliate of Distinction



2016



Jahshua and his family moved into their new home on June 30, 2016.

home

The Treadwell Family is just one of the 18 families who found a home in fiscal year 2016.

“This home is everything we prayed for.”

The Treadwell Family, Najma, Melvin, Jahemm, Jahshua, Jah’Niya and Jahn



Dear Friends,

Empowerment. Education. Success. Home. These are more than just words, they are a way of life for the more than 1,200 families we serve and assist annually. We partner with families in a variety of ways, including full energy-efficient rehabilitations, home repairs, neighborhood revitalization efforts and education. Through these partnerships we build strength and independence through improved housing and affordable homeownership. We offer a variety of housing support services that enable families with limited means to make critical improvements on their homes. 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 1,270 families and once again renovated a record 18 homes. On behalf of the Habitat Board of Directors and Staff, I am proud to share the annual report for fiscal year 2016.

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.

In partnership,

Sarah Stanton
Executive Director

our programs



Home Ownership 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 an affordable 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.

home



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.

Home Improvement Programs include:

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

empowerment

In Fiscal Year 2016, we sold **18** homes to **18** hard working families in Washtenaw County

Habitat Homeowners

- Earn 30-60 % of area median income
- Invest 250 hours of sweat equity per adult
- Save & pay \$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
- Purchase their home with an affordable no profit mortgage



Domino's Volunteer Group

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

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 free financial coach. 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.



education

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 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 neighborhoods of Gault Village, West Willow, and Sugarbrook 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 Home Ownership Program renovations and Home Improvement Program projects in these neighborhoods to further stabilize these communities through this strategic investment.

Last year **730** residents and **345** volunteers contributed over **1,500** hours in activities in these neighborhoods including:

- 40 exterior home improvement projects
- Neighborhood picnics in Gault Village and West Willow
- Neighborhood clean-ups, leaf raking, and plant sales
- Installing benches, trash cans, and bike racks in West Willow



Thank you to Lowe's for their neighborhood support.

community



Habitat volunteers make our work possible



Exterior Home Improvement in Sugarbrook



Exterior Home Improvement in Sugarbrook

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.

The impact of our 2016 house renovation (compared to new construction) saves over **752** metric tons of greenhouse gases. In addition, the environmental impact of all of our home improvement programs in 2016 was equivalent to eliminating **2.5 million** passenger vehicle miles and our ReStore operations diverted **770** tons of waste from landfills.



success



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.

In 2016, sales from the ReStore provided funds to renovate 6 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

ReStore

by the numbers

fiscal year 2016 (July 1, 2015 - June 30, 2016)



1,270

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 seminars, and home maintenance classes



5,983

Enthusiastic Volunteers

donated their time at our build sites, in neighborhoods, in the ReStore, and in our office



205

Families Learned

valuable financial and homeownership skills through our various Habitat Education Programs



\$656,249

Mortgage Payment Principal Reinvested

in our programs to serve even more families



\$635

Average Monthly

mortgage, insurance, and tax payment of a Habitat homeowner



18

Homes Renovated & Sold

to 18 hardworking, families of low-income in Washtenaw County



5,452

Hours of Sweat Equity

were contributed by hardworking Habitat homeowners and families receiving critical home repair, weatherization and furnace replacements



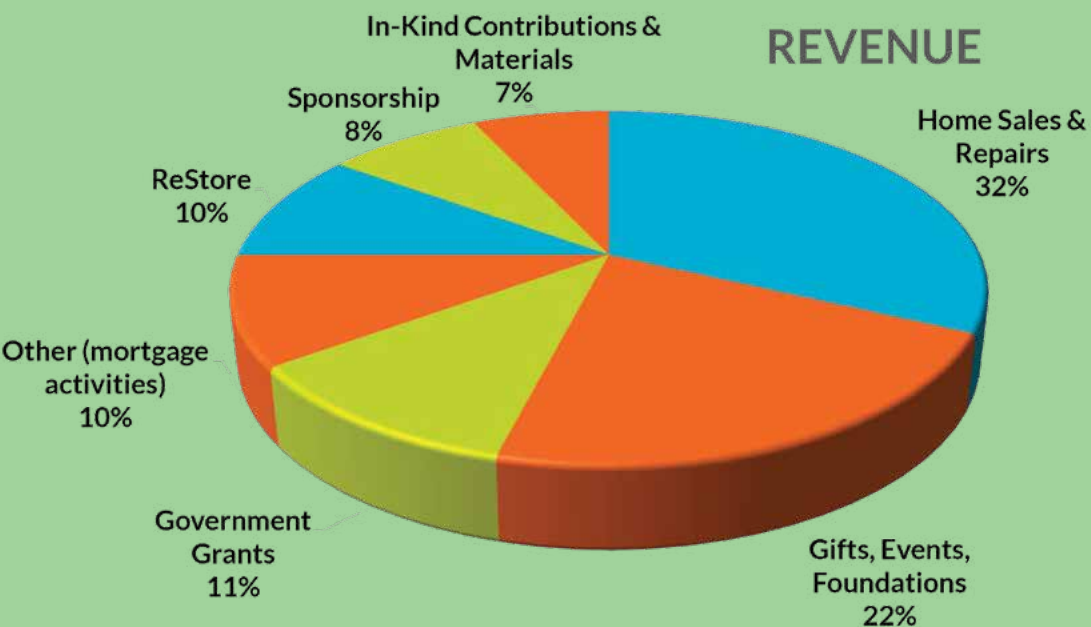
\$191,653

Raised by the ReStore

to build homes with local Habitat families in Washtenaw County

revenue & expenses

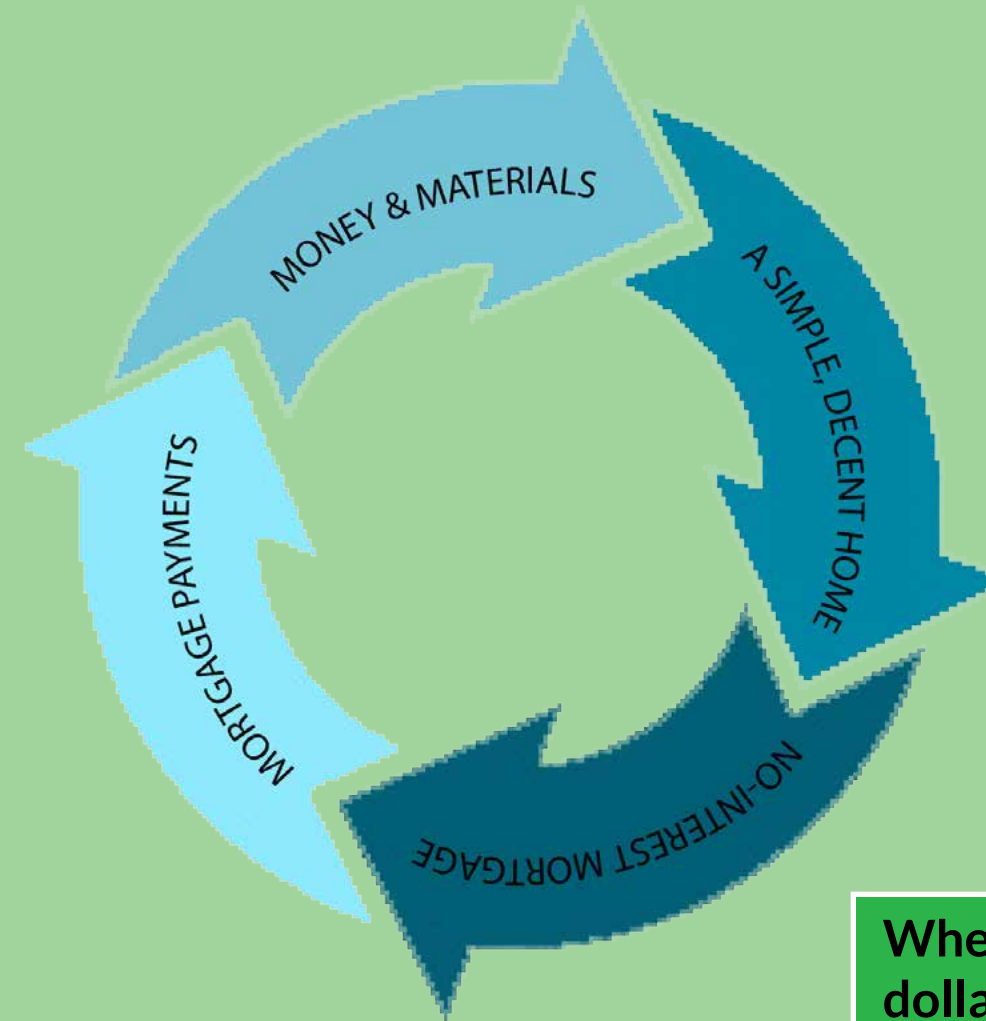
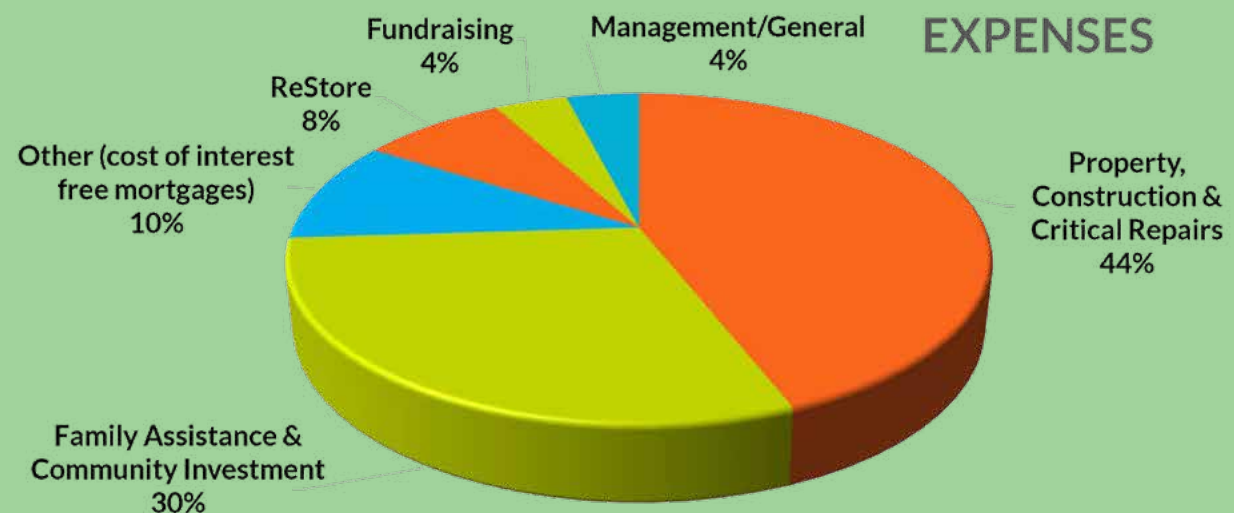
REVENUE



Habitat for Humanity of Huron Valley's revenue for Fiscal Year 2016 was approximately \$8 million

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

EXPENSES



Just like our homeowners, we work hard for our income. In fact, we earn 42% 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.

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

success



Guatemala Trip 2016

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 more than **\$500,000** to build homes for more than **110** 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 2016, 12 volunteers, donors and staff members made the journey to the beautiful mountain city of Quetzaltenango to help build homes for two families. For information on next year's trip and to learn more about our international work, please visit www.h4h.org/our-work-abroad.



Guatemala Trip 2016

sustainability fund donors

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

\$20,000+

Susan 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 & public partners



in-kind gifts

6 Insulation Services
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Jim Jackson
Lochinvar
Michigan Certified Appraisal

Procter & Gamble
ProEnergy
Square-D
Valspar
Washtenaw Home Inspection Service
Whirlpool
Yale

**Christa & Shakira Hughbanks
at their new home dedication**



"It has been a long journey overcoming homelessness, transitional, and low-income housing, and our new home will be a place to fulfill and share many memories with generations of family to come."

- Christa Hughbanks

House Sponsors fiscal year 2016

\$40,000+

Good News Group



\$20,000 - \$39,999

Catholic House



House of Faith



J.F. Ervin Foundation



\$10,000 - \$19,999

Citi
The Detter Family Foundation

The Friedman Family Fund of the Community
Foundation of Southeast Michigan
PNC Foundation

\$5,000 - \$9,999

ADP
The Buhr Foundation
Domino's Pizza
The Edward F. Redies Foundation
Ford Motor Company
Hyundai-Kia America Technical Center

Lowe's Home Center, Inc.
Old National Bank
Pro-face America by Schneider Electric
SFK USA, Inc.
ZingTrain

donor list

thank you to these financial donors who gave between January 1, 2016 and December 31, 2016

\$50,000+

J. Ferrantino Charitable Foundation
John and Renee Stanton

\$20,000 - \$49,999

Altisource
First Presbyterian Church of Ann Arbor
The Friedman Family Fund of the Community
Foundation of Southeast Michigan
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Lowe's
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NSK Americas, Inc.
Debra and John Pearson
J. F. Ervin Foundation
Toyota Motor Engineering & Manufacturing

\$10,000 - \$19,999

Ann Arbor Area Community Foundation
The Buhr Foundation
The Detter Family Foundation
First United Methodist Church
MASCO Corporation
Gwynn and Jim Sterken

\$5,000 + \$9,999

ADP
Blanca Batista
Margaret Bayless and Fred Hall
Citibank
Comerica Bank

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Divine Shepherd Lutheran Church
Domino's Pizza Inc.
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Hyundai-Kia America Technical Center
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SKF USA, Inc.
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West Side United Methodist Church
Zingerman's Training Inc.

\$1,000 - \$4,999

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 Gloria Zimet
 Camille and Scott Ziolek

886 donors gave \$1 - \$250. Thank you!



Donate:

Every gift makes a difference, from a monthly donation to a planned gift, your support makes our work possible. Learn about the ways to give at www.h4h.org/donate



Volunteer:

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



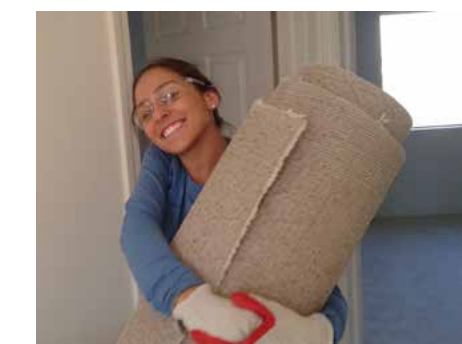
ReStore:

100% of ReStore net revenue is invested back into our programs to help more families. To shop, donate, or volunteer in the ReStore visit: www.annarborrestore.org



Sponsor a Home:

Our sponsorship levels range from \$5,000 - \$60,000 and include volunteer opportunities and recognition. Learn more at: www.h4h.org/sponsorships





Board Build Day

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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