



**Habitat
for Humanity®**

Huron Valley

Affiliate of Distinction 2015-2019

20

18

**Annual
Report**



Ysela at her new home
dedication in June



Homeowner Shawna Swaffer and Women Build volunteers working hard on her new home!



Habitat for Humanity® Huron Valley

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. Washtenaw County residents have found that while housing prices increase, their income does not. With your support, our programs break this cycle and create a foundation to build strength, stability, and self-reliance.

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 1,282 families and renovated 17 homes. On behalf of the Habitat Board of Directors and Staff, I am proud to share the annual report for fiscal year 2018.

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 build a strong community together.

In partnership,

Sarah Stanton
Executive Director



“I am most looking forward to being settled and feeling the peace and stability that being a homeowner provides.”

- Kristine Hickman
Habitat homeowner

Home Ownership Program

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

In fiscal year 2018, we sold **17** homes to **17** hard working families in Washtenaw County



The Hickman family consists of 4 children, all excited about decorating their own bedrooms for the first time!

photo credit Jennifer Patselas

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

Click here to learn more



photo credit Jennifer Patselas

Victor & his wife received services through our Veterans Critical Home Repair Program

Home Improvement Program

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

962 homeowners were served and assisted in FY 18 through home improvements

Home Improvement Programs include:

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

[Click here to learn more](#)



Volunteers who come out during our Exterior Home Improvement days unite to help several local homeowners improve their homes and communities



Our certified financial coach offers free one-on-one counseling to help participants work towards individual personal finance goals

Habitat Education Program

Our education program offers free personal financial coaching and education to provide participants the resources and support needed to live a financially responsible life.

284 households participated in Habitat's Education Program in FY 18

Through our partnership with Habitat for Humanity of Michigan and Neighbor-Works America, we secured funding last fiscal year to pilot a mini-loan program. This program helps Habitat homeowners and partners with small debts. The individual has to prove he or she has the ability to repay the loan, and agree to continued financial counseling from our financial coach. The zero-interest loan is no more than \$1,000 but makes a world of difference to the men and women who are able to keep their homes and stay out of serious financial trouble because of the program. *This is just one of the ways we work to keep homeownership sustainable in our community.*

HEP One-On-One Coaching:

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

Group Education Classes:

- Money Management
- Estate Planning
- Home Maintenance
- Financial Psychology
- Budgeting 101

Click here to learn more

Community Development Program

Habitat targets community development efforts in three Ypsilanti neighborhoods: Gault Village, West Willow and Sugarbrook. 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.

We engaged with 1,881 residents and community partners in FY 18



Neighborhood Activities:

- Exterior home improvement projects
- Neighborhood picnics
- Neighborhood clean-ups
- Leaf-raking and plant sales
- Trash cans, bike racks and benches
- Neighborhood watches
- Projects that increase accessibility for senior residents
- And so much more

Click here to learn more



More than 100 neighbors gathered for the Sugarbrook Ice Cream Social in June



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 2018 house renovations (compared to new construction) saves over **993** metric tons of greenhouse gases. In addition, the environmental impact of all of our home improvement programs in 2018 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.

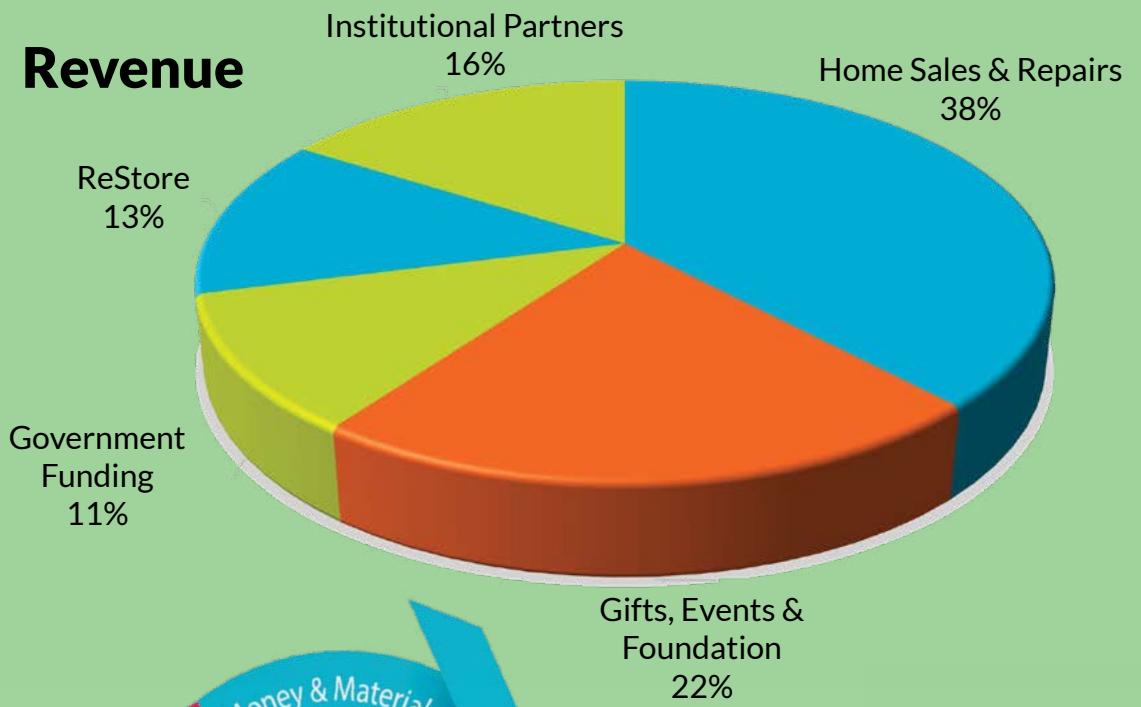
In 2018, sales from the ReStore provided funds to renovate 5 homes in Washtenaw County!

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

Click here to learn more

Revenue & Expenses

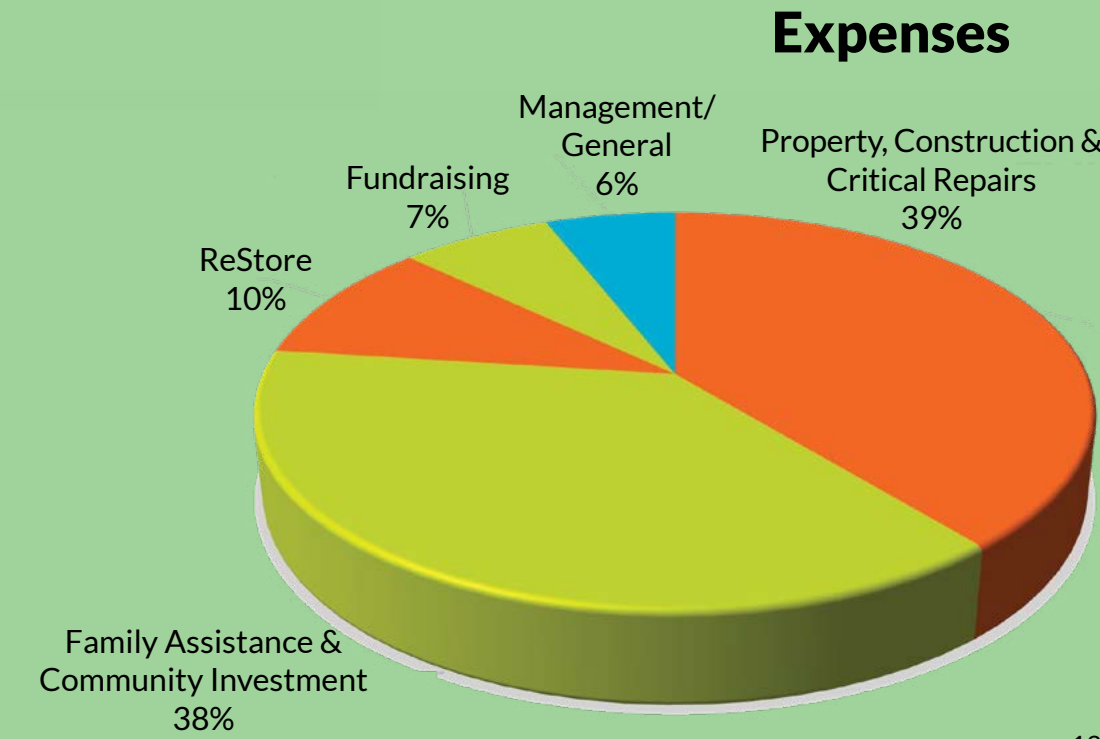


Habitat for Humanity of Huron Valley's revenue for Fiscal Year 2018 was approximately \$7.6 million.

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



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



Fiscal Year 2018

(July 1, 2017 - June 30, 2018)

1,282

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

\$614

Average Monthly

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

5,704

Enthusiastic Volunteers

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

1,881

Community Partners Were Engaged

through various Community Development program efforts in three Ypsilanti neighborhoods

\$988,089

Mortgage & Note Payment Principal Reinvested

in our programs to serve even more families

\$250,959

A Record Amount Was Raised by the ReStore

to build homes with local Habitat families in Washtenaw County

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
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

\$5,000

Herb and Chris Black
Jim and Marci Cameron
Susan and Ollie Cameron
Juanita and Jesse Christian
Brock and Emily Hastie
Fulter and Rebecca Hong
Rick and Elizabeth Jarzembowski
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Diane Willis

Energy Grants & Public Partners



In-Kind gifts of construction materials and services

6 Insulation Services

6 To Roofing

Altruic Advisors PLLC

American Appliance Heating & Cooling

Colonial Heating and Cooling

Delux Rental Inc.

DOW

Go To Roofing

Habitat for Humanity of Michigan

Hunter Douglas

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Lochinvar

Michigan Certified Appraisal

Milwaukee Tool

ProEnergy

Renaissance Roofing

Square-D

Valspar

Washtenaw Home Inspection Service

Whirlpool

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 \$660,500 to build homes for more than 134 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 2018, a group of volunteers made the journey to the beautiful mountain city of Quetzaltenango to help build homes and smokeless stoves for two families. For information on next year's trip and to learn more about our international work, click the link below.



[Click here to learn more](#)



The Weston Family's first Christmas in their new home



"One of our goals has been to own a home for our family. We are extremely grateful to Habitat for giving us the opportunity and the tools to live successfully in our new home for years to come," said Tiffany.

- Jordan & Tiffany Weston
Habitat homeowners

Community & Corporate Partners

fiscal year 2018 (July 1, 2017 - June 30, 2018)

\$40,000+



\$20,000 - \$39,999

Community Foundation of Southeast Michigan **The Friedman Family Fund of the Community Foundation of Southeast Michigan** **House of Faith**

J.F. Ervin Foundation



Molloy Foundation, Inc.

\$10,000 - \$19,999

The Ann Arbor Area Community Foundation	Infor
The Buhr Foundation	Mitsubishi Motors R&D of America, Inc.
Citi	PNC
The Detter Family Foundation	Thomson Reuters
Eastern Michigan University Football Team	Thrivent Financial
Habitat for Humanity at the University of Michigan	Wells Fargo

\$5,000 - \$9,999

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Domino's Pizza	SFK USA, Inc.
The Edward J. Redies Foundation	TD Ameritrade
Flagstar Bank	University of Michigan Greek Life
The George and Amy Monroe Foundation	University of Michigan Physicians Assistants
Hyundai-Kia America Technical Center	Utilities Instrumentation Service, Inc.
Old National Bank	

Donor List

thank you to these financial donors who gave between January 1, 2018 and December 31, 2018

\$50,000+

The Home Depot Foundation
J. Ferrantino Charitable Foundation
The Shirley Lewis Estate
John and Renee Stanton
Toyota Motor North America - Research and Development

\$20,000 - \$49,999

Adient Foundation
Community Foundation for Southeastern Michigan
Friedman Family Foundation
The J.F. Ervin Foundation
James A. and Faith Knight Foundation
Lowe's
MASCO Corporation
NSK Americas, Inc.

\$10,000 - \$19,999

Ann Arbor Area Community Foundation
The Buhr Foundation
Russ and Bonnie Burgei
Citi
The Detter Family Foundation
First Presbyterian Church of Ann Arbor
First United Methodist Church
Mitsubishi Motors R&D of American., Inc.
Old National Bank
The PNC Foundation
SKF USA, Inc.
Thomson Reuters

\$5,000 - \$9,999

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\$1,000 - \$4,999

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