



Endurance

Under one roof.



2020 Annual Report



Under one roof.

This phrase meant so much more in 2020. As we experienced an unprecedented year, we all found home to be our safe haven as it became a school, an office, a gym, a place to endure, adapt, and persevere... all under one roof! We stayed safe, sheltered, and healthy.

Habitat for Humanity of Huron Valley continues to endure, adjusting our practices and procedures during COVID-19 to provide the safest environments while still serving our community. As housing prices increase, people's salaries remain the same; broadening the gap for affordable homeownership. We continue to adjust to the changing housing market and economic climate to efficiently and effectively fulfill our mission. The board of directors and staff of Habitat for Humanity of Huron Valley thank you for your support, your hours of dedication, and your continued belief in our mission.

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 1,018 homeowners through our programs. On behalf of the Habitat Board of Directors and Staff, I am proud to share the annual report for Fiscal Year 2020.

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



"This program has and will continue to make a huge difference in our lives. Not only is Habitat teaching me both financial and practical skills to make me self-sufficient as a homeowner, but they are helping to ensure that the home I move into is already safe, energy efficient, and affordable.

This opportunity from Habitat is helping me create a stable home environment for my son. I want, more than anything, a space that my son and I can call our own. One that we can grow into and, if necessary, make changes to, so that our home is exactly what we want and need it to be.

This program isn't giving me a house. It's helping me overcome barriers in my situation that have prevented me from being able to do things the 'traditional' way. It's teaching me new skills. It's helping to create a community. It's helping me to change my life and my circumstances."

- Amy Schoenherr
Habitat homeowner

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 2020, we sold **7** homes to **7** hardworking families in Washtenaw County even as we had to halt building, volunteer groups, and the closing processes for several weeks. We remain committed to closing on as many houses as possible above all challenges.

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



The Schoenherr family closed on their home December of 2019!



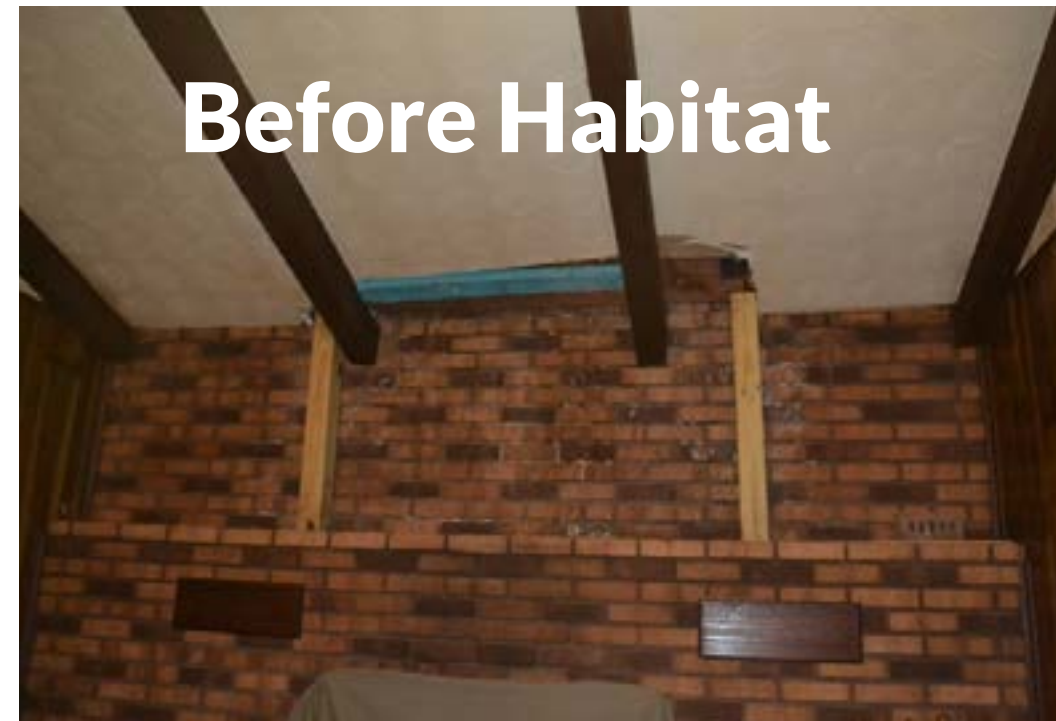
Home Improvement Program

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

545 homeowners were served and assisted in FY 20 through home improvements, even though we had to pause most of our Home Improvement Programs for several weeks.

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



Critical Home Repair Program

One of our Home Improvement Programs is Critical Home Repair. This program helps homeowners with critical repairs and energy savings based on the idea that everyone deserves a safe, and affordable place to live. The above roof replacement is one example of the help we were able to provide.

Debbie & Tom have been married for seventeen years and lived in their home for fifteen of those years. The roof on their house has been a constant problem for many years. It leaked into their living room and damaged the drywall above their fireplace. They've had a tarp over the outside for quite a long time. Now, with their new roof, they no longer worry about the water coming into their home and feel safe and comfortable.

"Thank you Habitat for Humanity of Huron Valley for making our home a warm and safe place to live," said Debbie.

Habitat Education Program Home Buyers Pre-Purchase Class



Habitat Education Program



All our coaching and classes are offered free of charge to residents. We understand that many financial goals may be, but are not limited to, homeownership.

Our education program offers free group classes in homebuyer education, money management, and one-on-one sessions with a HUD-certified housing counselor. Our Habitat Education services set up homeowners for successful futures; free of high rent/mortgage payments. They are then able to diversify their savings and begin to build wealth for themselves and future generations.

388 households participated in Habitat's Education Program in FY 20. All classes and one-on-one counseling moved online. Our program works to address the critical needs due to rising unemployment and unpredictable income that many of our community members are experiencing.

HEP One-On-One Counseling:

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

Group Education Classes:

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



As of 2019 **40%** of households could not pay for a \$400 emergency without borrowing - let alone withstand several months of a broad economic slowdown



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 **2,209** residents and community partners in FY 20. When COVID-19 struck, we responded to the emergency needs of residents in our partner neighborhoods. We stocked food, household items, and COVID-19 resources, in addition to our normal Community Development activities.



Free food pantry



Activities Directly Support Neighborhood Priorities Identified by Residents

- Pre-COVID 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
- COVID-19 emergency response needs such as free food pantries, food and cleaning supply distribution, and mental health outreach
- Neighborhood amenities such as Little Free Libraries, tool lending library, park improvements, and vacant land discussions

In July, volunteers partnered to build a mobile farm stand with We the People Opportunity Farm to share food with Sugarbrook neighbors!



Sustainability

Under one roof.



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



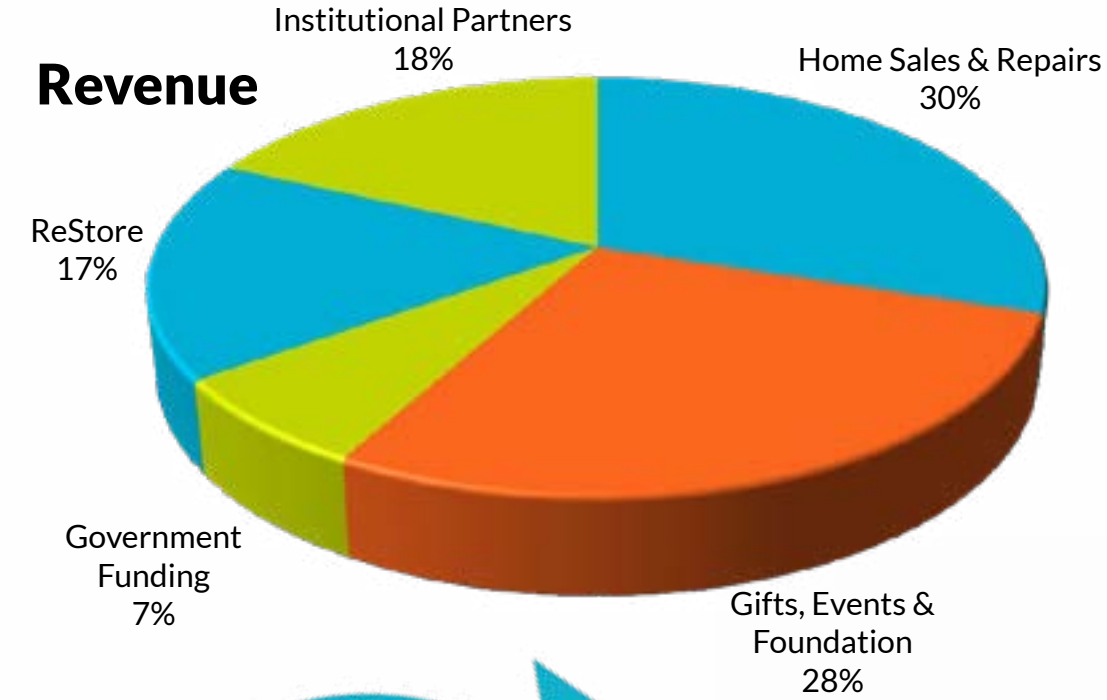
Energy Efficiency

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 2020 house renovations (compared to new construction) saved more than **294** metric tons of greenhouse gases. In addition, the environmental impact of all of our home improvement programs in 2020 was equivalent to eliminating nearly **4.9 million** passenger vehicle miles and our ReStore operations diverted around **770** tons of waste from landfills.

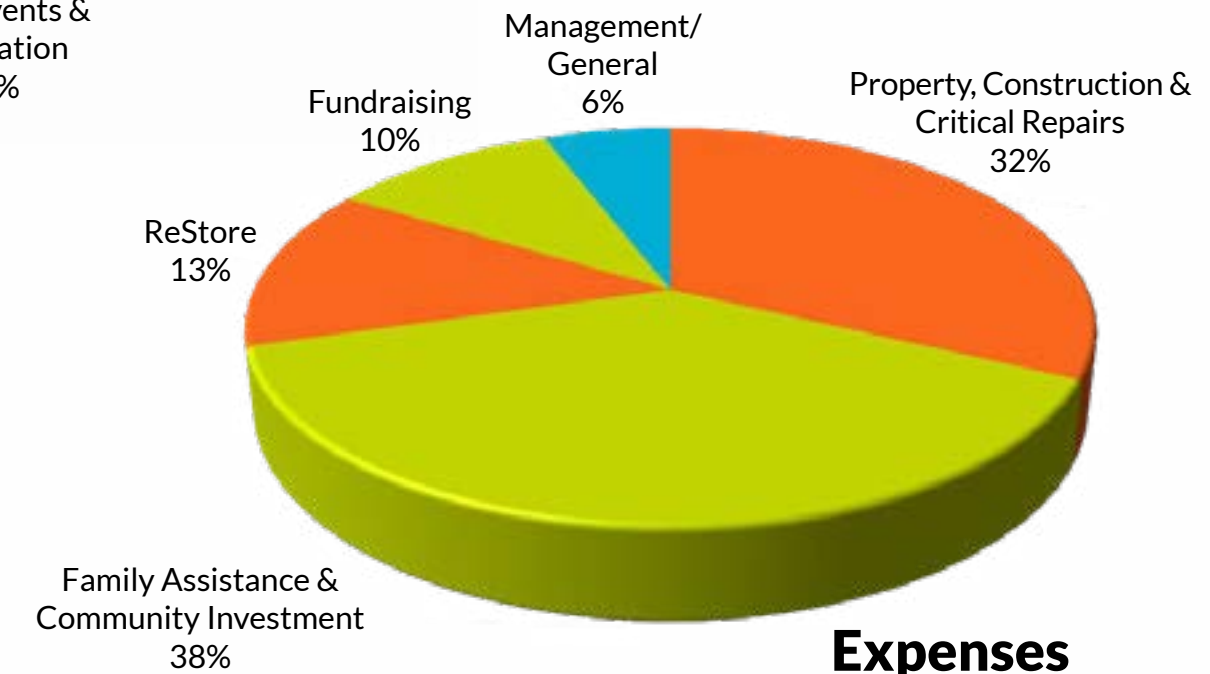
Revenue & Expenses



Habitat for Humanity of Huron Valley's revenue for Fiscal Year 2020 was approximately \$5.07 million.

This number reflects the COVID-19 effects of a halt in building, smaller volunteer groups, fewer home sales, a pause in ReStore sales, and a halt in revenue generating program services.

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



Fiscal Year 2020

(July 1, 2019 - June 30, 2020)

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

1,018

4,137

Enthusiastic Volunteers

donated their time at our build sites, in various community projects & events, in the ReStore, and in our office until we had to adapt policies and procedures for COVID-19 safety

Mortgage & Note Payment Principal Reinvested
in our programs to serve even more families

\$712,579

\$671

Average Monthly

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



Tahne English closed
on her home in
November, 2019

“Ever since I was a little girl I have always wanted to be a homeowner and this dream is becoming a reality through Habitat for Humanity. With a home I have always wanted a safe place for my friends and family to commune. I would describe the Habitat for Humanity Home Ownership Program as hard and rewarding because the knowledge and help they give you cannot be found anywhere else.”

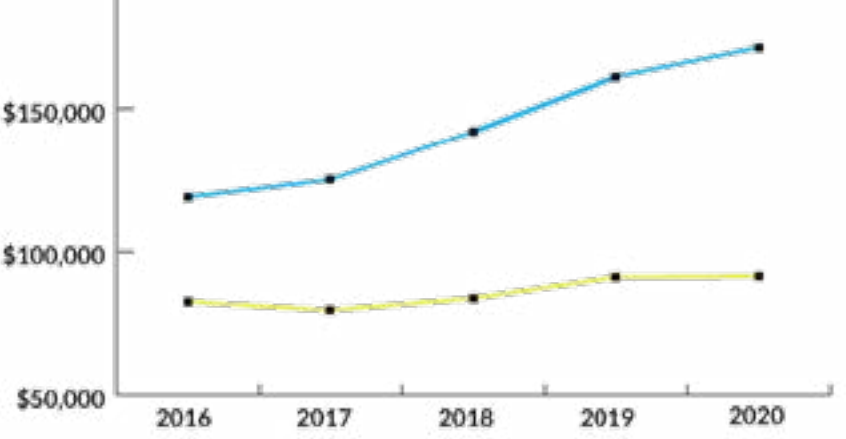
- Tahne English
Habitat homeowner

Adapting Processes to Endure

We constantly review our policies, practices, and programs to best utilize resources to fulfill our mission. Since the coronavirus pandemic began we are evaluating what we can provide to address the needs of our community. The following information illustrates the growing challenges Habitat, and those we serve, continue to face. The equity from homeownership is important to build wealth for a stable future for homeowners and future generations. There are many barriers that prevent people from building savings, equity, and achieving homeownership. The coronavirus has only added to these barriers.

With the housing market changing, and base salaries remaining stagnant we have to continue to adapt our programs and practices to most efficiently address the need while, enduring to serve more in the future.

The cost of housing continues to rise vs income staying level



Avg Sale Price of a Home (48198) **Area Median Income (AMI) for a family of 3**

44% of our homebuyers earn 30-40% of AMI; that's a range of \$27,240-\$36,560 (or far below the the green line)

\$39,800 For a family of three, lower-income households are those making less than \$39,800 per year

2/3 PEW's American Trend Panel defines lower-income as two-thirds of the median annual family income



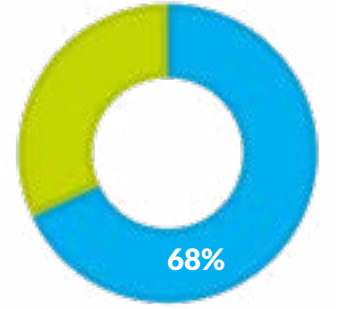
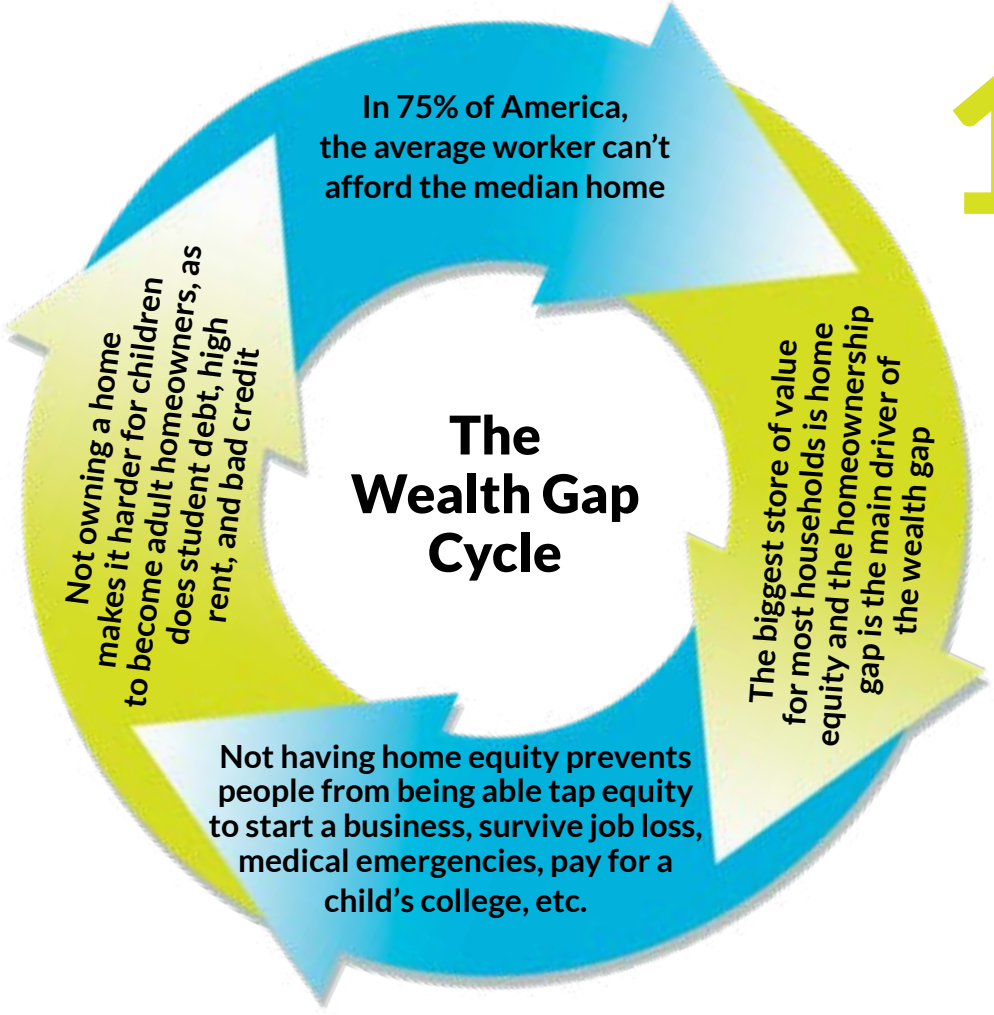
More and more, through private funding, Habitat makes housing a reality by helping with down-payment assistance, providing affordable homes, and more energy-efficient homes that decrease utility bills



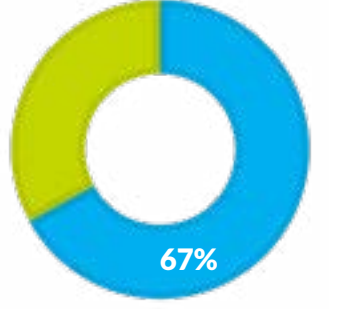
Our financial programs set up homeowners for successful futures; free of high rent/mortgage payments. They are then able to diversify their savings and begin to build wealth for themselves and future generations



Our Home Improvement Programs provide critical repairs to keep people in their homes. These repairs are affordable so homeowners do not have to take out loans or resort to other financial means to cover the costs. Our energy efficient replacement programs decrease utility bills



68% of our Habitat homebuyers are people of color



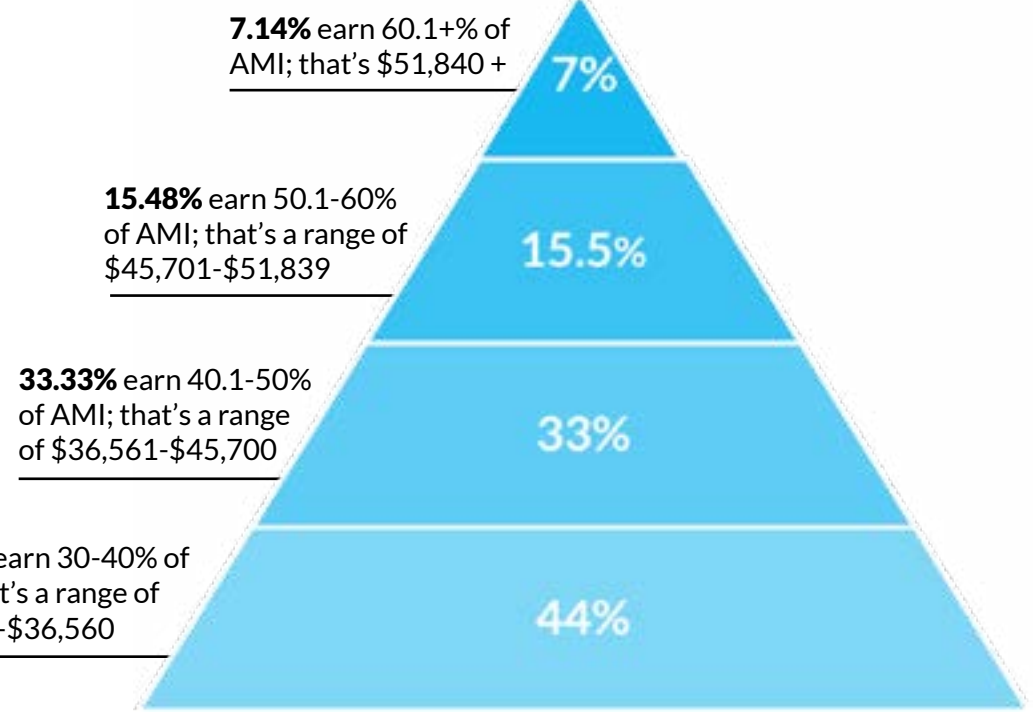
67% of our Habitat homebuyers are single female head of household

1 in 8 households spend half or more of their income on housing in Michigan



2x Our average application meeting signup doubled, going from 20/month to 40/month

Income level breakdown of our homebuyers, over the past 5 years, based on a \$91,400 Area Median Income (AMI) for a family of three



“ I want to take a moment to express my gratitude to all of those who donated financial assistance during these uncertain times. The Mortgage Relief Funds helped my family get through these trying times. I am truly grateful. ”

- Habitat Homeowner & Mortgage Relief Fund participant

Stay Home Stay Housed

Mortgage Relief Fund

One way Habitat responded to the effects of COVID-19 was by creating the Mortgage Relief Program to keep people in their homes.

23+ have been helped through this program so far



The ability of many of our homeowners to make their mortgage payments has been negatively impacted as their incomes have decreased due to layoffs, reduced hours, and the need to stay home to care for children who are not in school. The mortgage relief funds are used to help our homeowners stay current on their mortgages.

The funds from homeowner mortgage payments are reinvested in our Home Ownership Program, so keeping current on these payments helps us continue to build homes for future deserving families.

Mortgage relief funds are made available to current Habitat homeowners who have met the program criteria and fully completed an application.

More than twenty three families have been assisted through this program. The funds help cover their mortgages for two months. Each homeowner must show a financial hardship related to COVID-19 and must meet with a financial counselor for a budget review.

“ I am working and I was denied unemployment. I did not receive any payment for about a month and half, and I was so worried about my mortgage payment. It is really saving my life, and I appreciate your help. ”

- Habitat Homeowner & Mortgage Relief Fund participant

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
- DUCTZ
- Go To Roofing

- Google
- Habitat for Humanity of Michigan
- Integrity Home Inspections
- Jim Jackson
- Lochinvar
- Michigan Certified Appraisal
- Pro-Energy
- Renaissance Roofing

- Scott-Systems, Inc.
- Square-D
- Stanley Infrastructure
- Two Men and a Truck Ann Arbor
- Valspar
- Wegman Electric
- Whirlpool
- Yale

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 \$825,950 to build homes and help more than 206 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 2020, a group of volunteers made the journey to the beautiful mountain city of Quetzaltenango to help build homes and smokeless stoves for three families. To learn more about our international work, click the link below.



Community & Corporate Partners

Fiscal Year 2020 (July 1, 2019 - June 30, 2020)

\$40,000+



Good News Group



John and Renee Stanton Family Fund



\$20,000 - \$39,999

Ann Arbor Area Community Foundation



The Friedman Family Fund

House of Faith

J.F. Ervin Foundation

Martin Family Foundation



\$10,000 - \$19,999

The Buhr Foundation
Citi

Detter Family Foundation
Flagstar Foundation

PNC
University of Michigan Greek Life
Wells Fargo Foundation

\$5,000 - \$9,999

Ann Arbor Rotary Foundation
Chemical Bank
Community Foundation for Southeast Michigan
Domino's

Flagstar Bank
HDR
House That Beer Built
ITC

Level One Bank
State Farm Insurance
University of Michigan Physician Assistants
Zingerman's Community of Businesses

The Simmons Family closed on their home in November, 2019

"I am very ecstatic to become a homeowner through Habitat for Humanity of Huron Valley and the blessing that it is. This opportunity is not just about me achieving my dream of becoming a homeowner but bringing a sense of greater stability to my family."

- Michele Simmons
Habitat homeowner



Supporters

Under one roof.

Thank you to these financial donors who gave between January 1, 2020 and December 31, 2020

\$50,000+

DTE
The Home Depot Foundation
J. Ferrantino Charitable Foundation
MASCO Corporation
John and Renee Stanton Family Fund
Edward N. & Della L. Thome Memorial Foundation, Bank of America, N.A., Trustee

\$20,000-\$49,999

Adient Foundation
Bank of America Foundation
First Nation Group, LLC
Friedman Family Fund
The J.F. Ervin Foundation
James A. and Faith Knight Foundation
NSK Americas, Inc.
Old National Bank
Thrivent Financial
The Harry A. and Margaret D. Towsley Foundation
Toyota Motor North America - Research and Development
United Way of Washtenaw County

\$10,000-\$19,999

Ann Arbor Area Community Foundation
Donald R. and Joanne L. Bowles
The Buhr Foundation
Citi
The Detter Family Foundation
First Presbyterian Church of Ann Arbor
First United Methodist Church
Guala Giving Fund
John and Suzanne Malloure
The PNC Foundation
TCF National Bank
Wells Fargo Foundation

\$5,000-\$9,999

Ann Arbor Rotary Foundation
Anna Botsford Bach Fund for Seniors
Comerica Charitable Foundation
Community Foundation for Southeast Michigan
Dexter United Methodist Church
Domino's
Flagstar Bank
ITC Holdings Corp.

Margaret A. Leary
Level One Bank
J. Michael and Renee L. Losh Fund
The George and Amy Monroe Foundation
Don and Gale Redding
The Edward F. Redies Foundation
State Farm Insurance
Jack and Carolyn Wallace
Lelahni Wessinger
West Side United Methodist Church

\$1,000-\$4,999

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Andersen Corporate
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Ann Arbor Area Board of Realtors
Ann Arbor Carpets, Inc.
Ann Arbor Christian Reformed Church
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Bank of Ann Arbor
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Bethel A.M.E. Church
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Zingerman's Mail Order
Zingerman's Service Network
Zion Lutheran Church

\$500-\$999

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\$250-\$499

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Under one roof.

Habitat for Humanity of Huron Valley is a nonprofit working to create affordable home-ownership and a sustainable community for the people of Washtenaw County.

We engage our neighbors to build better neighborhoods through our volunteer, donation, partnership and ReStore efforts. As the local Habitat for Humanity, we have the organizational infrastructure to bring people together, like few others to build homes, communities and hope... under one roof.

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

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:

Although more limited with COVID-19 safety guidelines, we appreciate helping hands! There are many ways to get involved, on your own, in a group of friends, or with your company. Learn more at: www.h4h.org/volunteer

Sponsor a Home:

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

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



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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