



There's no place  
like home



**Habitat  
for Humanity**  
Huron Valley

2014 Annual Report





"Brenden and I are constantly amazed by the kindness of other people. The Habitat organization and the staff are amazing: I am humbled by the volunteers, strangers who give up their precious time to help people they don't even know. I have worked hard to make differences in my life and am beyond appreciative for the people who are helping me do just that."

*AnnMarie Gray, a future Habitat homeowner, working on her sweat equity.*

Dear Friends,

I am proud to share this year's annual report. 2014 was an incredible year, one where we took on new challenges, helped more families, and grew stronger in every aspect of the organization. In fact, Habitat for Humanity of Huron Valley was recognized as an Affiliate of Distinction by Habitat for Humanity International, an award signifying our work is in the top 1% of all affiliates in the United States. This award measures our financial stability, production, quality and performance, and how well our community supports us. So if you consider yourself part of our work, well done. Thank you for your devotion to our mission and our families. You are our strength, the reason we change so many lives, the force that allows us to grow.

If this is the first time you've thought about Habitat for Humanity of Huron Valley and the work we do, we'd love for you to join us in whatever way you can.

Habitat is made up of thousands who aren't afraid to get their hands dirty, let their voices be heard, and strengthen this community.

Enjoy this report and see your ripple effect. See how your gift makes a difference.

I hope you'll build with us,

Sarah Stanton  
Executive Director





## Habitat Board of Directors:

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Comerica Bank, Vice President, Retail District Manager

**Jim Sterken**

Co-Founder Arbortext, Inc.

For information on getting involved please visit [www.h4h.org](http://www.h4h.org) or call 734.677.1558.

### Habitat's model is built on dignity and respect.

The families, donors, volunteers and staff involved in our program all come together to change a family's life, while strengthening our community. Our partner families work incredibly hard over a period of 6-24 months. Before they can purchase their home with a 0% interest no-profit mortgage, they must earn 250 hours of sweat equity per adult, attend classes, and save a \$1,000 downpayment...all while juggling jobs, kids, and other life commitments.

The results are beautiful: Parents are proud of their home. Children do better in school. Neighbors take note and invest in their own homes. Taxes strengthen our local municipalities. Streets become safer and more livable. The whole community is strengthened.

In 2014, Habitat sold 17 homes to amazing, hard-working families who could not afford a home otherwise.

*Mission:*  
*To enrich our whole*  
*Community*  
*through a legacy of*  
*affordable homeownership*  
*for low-income families.*

*Alaa with her son, Kareem, as he wakes up from a nap in their Habitat home in Gault Village.*



# HOP: Homeownership Program

Sells homes with a 0% interest no-profit mortgage to low-income families.

The need for affordable homeownership in Washtenaw County is immense, and the lasting impact it can have on homeowners and their families is undeniable. Homeownership is the basis for a number of positive social, economic, family, and civic outcomes. It boosts the educational performance of children, lowers crime rates and lessens welfare dependency, induces higher civic and volunteer participation, and improves health care outcomes.

Entire neighborhoods are stabilized through affordable homeownership.

17  
homes in  
2014

18  
homes in  
2015

19  
homes in  
2016

20  
homes in  
2017

Includes 22 adults  
and 33 children!

**We plan to sell 20 homes to families each and every year by 2017.**



Crystal Kinard smiles while her two sons study for upcoming finals in their new home.

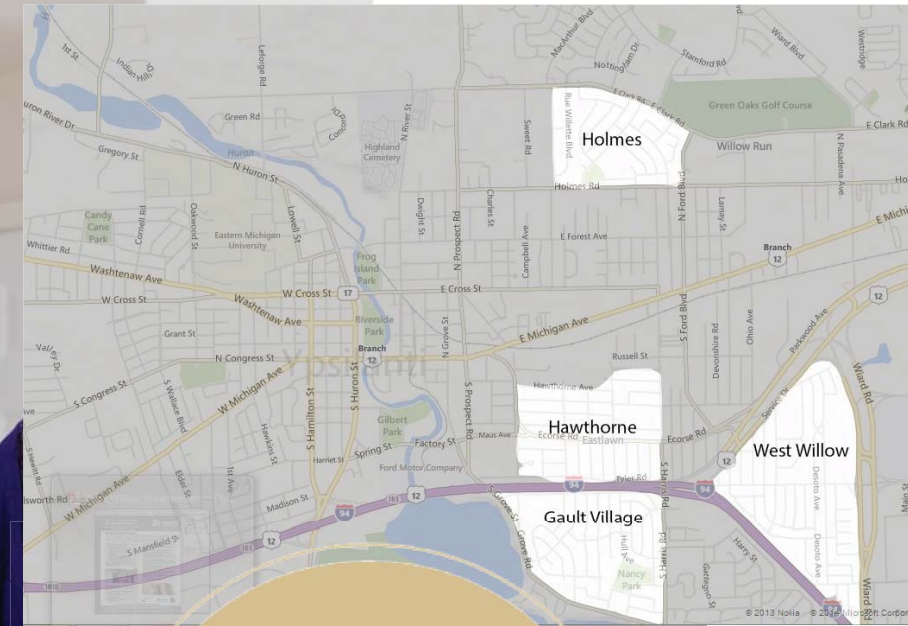
## HOP Quick Facts:

### Families:

- Earn 30-60% of area median income
- Purchase their home with a 0% interest no-profit mortgage
- Invest 250 hours of sweat equity per adult
- Save and pay an \$1,000 down payment
- Take homeownership, financial, and legal courses and a home maintenance class
- Pay their mortgage for the life of the loan, typically 15-30 years

## Target Neighborhoods: Changing the Community

Habitat targets neighborhoods where we purchase multiple foreclosed houses and renovate them up to an Energy Star standard. Streets come alive as families move into homes. Neighbors are inspired to work on their own houses. Property values increase. The community has been stabilized through this strategic investment.



## Construction Quick Facts:

- Exclusively renovate foreclosures
- Improve homes up to an Energy Star standard
- Each home renovation requires 300 volunteer days







8  
Veteran Repairs



# Our Partner Families

We've served more families in more ways this year. From our Homeownership Program to our Refrigerator Replacement Initiative, we've impacted over 1,000 families in significant ways. **Here are some of their smiles.**

1110  
refrigerators replaced



17  
new homeowners  
in Washtenaw  
County



100  
families in  
credit counseling



32  
home  
improvement  
projects



17  
homes  
sponsored abroad





# HIP: Home Improvement Program

Provides services to low-income families living in our target neighborhoods.

Many low-income families own homes, but cannot afford the repairs and renovations they need. Habitat launched many programs in the last two years that has allowed us to exponentially increase the number of families we serve.

We continue to listen to the needs of the community to shape the programs we offer. **We plan to serve over 250 families in 2015.**

## HIP Quick Facts:

Low-income homeowners, current on their mortgage, taxes and insurance qualify for these programs

These families pay back a portion of the cost and invest 16 hours of sweat equity



Mike and Kathy Starkey own a 55-year old home in Ypsilanti Township's West Willow neighborhood. This year they participated in Habitat's Veteran Repair Program. They'll pay Habitat back \$50 per month for six years. If the first five years of payments are sent on time, the last year of payments is forgiven. The Home Depot Foundation helps cover the rest of the costs, and 16 hours of sweat equity are required of the Starkeys.

"You ask if I'm a happy camper? You bet your (butt) I'm a happy camper," Mike Starkey said. "To me, Habitat is nothing but super."



Habitat launched many home improvement programs in response to the needs we've seen in the community. The success will lead to a significant growth in 2015.

## Weatherization

Provides upgrades and replacements to make homes more energy efficient.

## Exterior Home Improvement

Improves exterior of the home. Emphasis on water-damage prevention.

## Veteran Repair Program

Prioritizes health, safety and energy improvements for U.S. Military veterans.

## Furnace Test and Tune

Inspection of furnaces by a licensed contractor. If proven unsafe, replaced with an energy efficient model.

Total Families Served in 2014 through HIP: **40**

Total Projected Families Served through HIP in 2015: **250**

**Refrigerator Replacement**  
This year Habitat partnered with DTE to replace over **1,110** energy-inefficient refrigerators with energy-efficient models across Washtenaw County

Future Growth

- 250 Families Served
- 225 Families Served
- 200 Families Served
- 175 Families Served
- 150 Families Served
- 125 Families Served
- 100 Families Served
- 75 Families Served
- 50 Families Served
- 25 Families Served

Home Improvement Program

International Home Program

Homeownership Program

*We are growing to help more families... in more ways.*







## Energy Efficiency: For Habitat it's easy been green

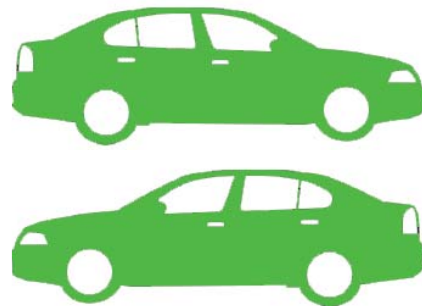
Habitat is a good steward of the environment. Both our Homeownership Program and our Home Improvement Programs make a significant difference in the amount of carbon emissions in our county.

The impact of all our programs was 1,321 metric tons of greenhouse gases diverted from the atmosphere, which is equivalent to taking **279 cars** off the road. In addition, it saves Washtenaw County Residents **\$211,700** in utility costs annually.

**Homeowner impact:** The utilities cost for the homes we renovate cost approximately \$80 less a month, or \$1,000 annually, determined by comparing DTE bills before and after our work.

*It means Habitat families can afford to keep their homes warm, even during Michigan's frigid winters.*

*Homeowners  
save, on average, \$1,000  
a year on their utility bills.*



This year alone, Habitat's work was the equivalent of taking

**279**  
cars off the road.

## Community Development: Revitalizing Neighborhoods



West Willow residents talk about a vision of what their neighborhood can become.

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 and engage residents through planning meetings and surveys to identify community aspirations and help bring residents together. We connect them to other resources to make change happen and support them in their efforts.



The University of Michigan Executive MBA Program spent a day completing over 30 Exterior Home Improvements in the West Willow Neighborhood. What a difference they made!





# Volunteers are our strength.

Over 4,000 volunteers invested their time in Habitat's mission in 2014. These individuals come from corporations, congregations, small businesses, our neighborhoods and student groups and work on our construction projects and in the Habitat ReStore.

Find out how to join us at [www.h4h.org/get-involved/](http://www.h4h.org/get-involved/)





**Habitat for Humanity of Huron Valley's Revenue for Fiscal Year 2014 was approximately \$6.5 million.**

### Diversity in Giving:

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

**Private Relationships:** A wide spectrum of individuals, companies, congregations and groups.

Every private dollar is invested in our programs.

**Public Partnerships:** Local, county and state governments partner closely with Habitat.

Primarily for acquisition and homeowner grants.

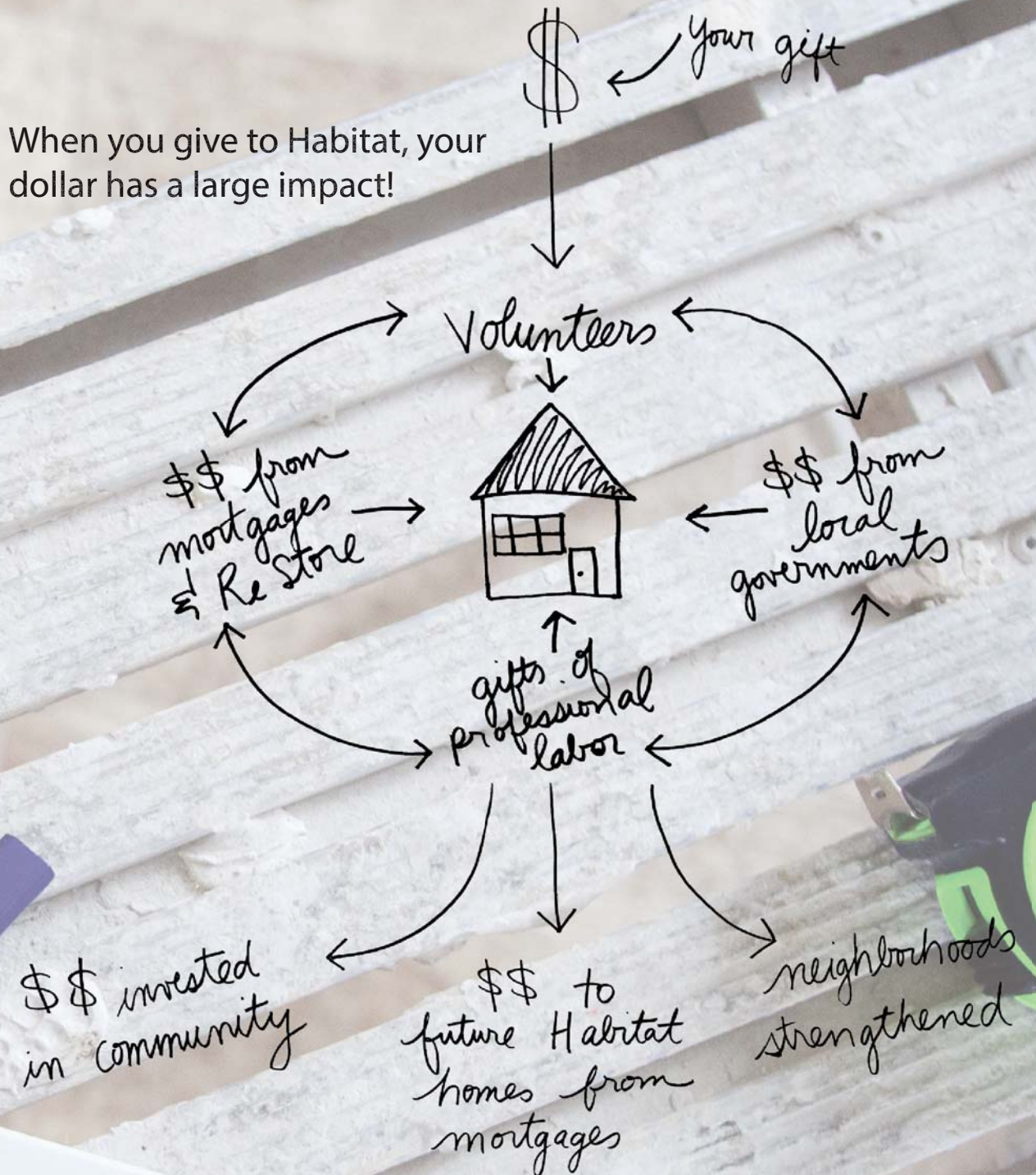
**Energy Grants:** Tied to the actual improvements we make on homes.

**Earned Income:** Mortgage revenue, Home Improvement loan payments, and ReStore revenue are invested into future homeownership opportunities. This also covers our administrative costs.


**InKind:** Donated professional labor, materials and property.



When you give to Habitat, your dollar has a large impact!







***"We always said, 'Maybe we'll be homeowners someday if we win the lotto.' We may not have actually won the real lottery... But we never thought we would be picked.***

***We kind of did win our own little lottery."  
-Jackie Burt***

For nearly 10 years, the Burt family –Jackie, Tony and their two children –has been in and out of rental homes, moving from place to place.

A friend of theirs, another 'Habitat Family' suggested that they look into homeownership through the organization, so they contacted the Habitat for Humanity of Huron Valley. "A year later, here we are."

Jackie, a stay at home mom, and Tony, a security guard, each had to put 250 hours of "sweat equity" into the project before Habitat for Humanity would provide them with a 30-year, interest-free mortgage on the house. Several of those hours were spent in a series of classes to teach the future homeowners about finances and home maintenance. "They really prepare you for what it's like to be a homeowner," she says.

But a majority of the hours were dedicated to the actual construction and renovation of the home. It was hard work, Jackie said, but worth it.

"You've put some of your sweat and tears into it," she said. "They want to make sure that when you pick a house, you're going to stick with it." Jackie says that seeing the house renovated from top to bottom gives the family a certain sense of pride. "It makes you have more pride. You put all of this work into it. It's your house," she said, adding that she feels especially comfortable in the house because she watched it being built back up. "It's just very special knowing that we really worked for this."

Jackie says that she's glad to have a home for her children, 9 year old daughter Julia and 6 year old son Mathew, who has autism. "I just keep telling them, 'We never have to move again. **They've been really, really excited.**'"





At Toyota, we've found that great things can happen when you bring together an organization like Habitat for Humanity with a vision of providing a hand-up, not a hand-out to worthy families in our community and Toyota's Continuous Improvement and Respect for People philosophy. Together, by engaging the skills and perspectives of Toyota's diverse team and Habitat's "know-how" we are making great strides in providing well-built homes for some amazing families in our community. Toyota looks forward to our continued relationship with Habitat for Humanity of Huron Valley."

-Ed Mantey, Senior Vice President, Toyota Technical Center



NSK's experience as a lead sponsor on the project was hugely rewarding in so many ways. First, we got to give back to our community. Second, we were humbled to understand the scale of the need in our community and thirdly, it was a great team bonding experience bringing together so many of our people who wouldn't normally interact with each other. We all look forward to participating again next year!

-Brian Lindsay, CEO, NSK Americas



The Good News Group has very happily and productively partnered with HHHV since 1997, helping 25 families move into affordable, energy efficient housing! This partnership has allowed our 17 congregations of varying size to pool our resources and offer our church members real hands-on outreach ministry that truly changes lives. We meet new people, laugh together, share delicious lunches, get covered in sawdust and paint, learn new skills and through the magic of the HHHV planning, there is suddenly a beautifully rehabilitated home, a proud homeowner family and a stabilized neighborhood. HHHV makes it easy for us to step out of our churches and "do justice" in our community.

- Sandy Simon, Good News Chair

The James A. and Faith Knight Foundation believes in programs that change lives. We are honored to be a part of the revitalization of Women Build in Washtenaw County. We are proud to be part of this project that empowers women, while changing the lives of local families.

-Carol Knight Drain, The James A. and Faith Knight Foundation



It's inspiring to see Thrivent members and others continuously give of their time and talents to help families in local communities, like Washtenaw County, and around the world have safe, affordable housing. Our significant partnership with Habitat for Humanity is one way we demonstrate our commitment to living generously. The Thrivent Builds partnership allows us to work with wonderful affiliates like Habitat for Humanity Huron Valley to help increase the positive impact that they are having on families and our community.

-Timothy E Compton, Community Engagement Thrivent Financial for Lutherans

Enhancing the quality of life and addressing critical issues for Michigan children and families is our number one priority. Habitat for Humanity's ultimate goal is to take a house and make it a home. The passionate team at Habitat for Humanity of Huron Valley does exactly that!

-Janette Ferrantino, The J. Ferrantino Foundation



## Double the impact!

Thank you for sponsoring TWO homes in 2014!



Good News Group



JAMES A. & FAITH KNIGHT FOUNDATION

## Whole House Sponsors



Jack and Ginny Sinn Foundation



## House of Faith



## Half House Sponsors

The Ervin Foundation



The Detter Family Foundation

## Neighborhood Sponsors





## Sustainability Fund Givers

These individuals made 5 year pledges to the organization. Their commitment to Habitat allows us to grow and serve more families in more ways. Thank you!

### \$20,000-\$25,000

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  
Herb and Chris Black  
Jim and Marci Cameron  
Susan and Ollie Cameron  
Juanita and Jesse Christian  
Kathy and David Deyo  
Brock and Emily Hastie  
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Perry and Deborah Samson  
Sarah Stanton and Tim Johnson  
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Scott and Gail Weber  
Diane Willis

## Energy Grants and Public Partnerships



### InKind Gifts



Cor-a-Vent  
Corrigan  
Design Cabinetry  
Diversified Heating and Cooling Inc.  
Expert Home Services  
Forward Design Services  
Ferguson  
Hunter Douglas  
Jim Jackson  
Kelly Tinker Architects  
Larson  
Lochinvar  
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Michigan Certified Appraisal  
6 Insulation Services  
Paul Tamoshunas  
QPS Printing  
Saint Joseph Hospital  
Signs in 1 Day  
Square-D  
Superior Spray Solution  
Techrite Home Services  
Underground Printing  
Verizon Wireless Zone  
Washtenaw Home Inspection Services  
Yale



*Mamie Clark Anderson and Tia Walker work on their sweat equity hours. Both women were recently accepted into our program and are excited to purchase a home!*



**Thank you to these financial donors who gave between January 1, 2014 to December 31, 2014!**

**\$50,000+**

The Home Depot Foundation  
The J.Ferrantino Charitable Foundation  
Lowe's Home Improvement  
Thrivent Financial for Lutherans  
Toyota Motor Engineering and Manufacturing

Gwynn and Jim Sterken  
The Detter Family Foundation  
University of Michigan Athletics  
University of Michigan Ross School of Business  
Weingartz

**\$5,000-\$9,999**

ADP  
Ann Arbor Area Community Foundation  
B.R.A.G.  
Bank of America Charitable Foundation  
Margaret Bayless and Fred Hall  
Susie Cannell and Bruce Wallace  
Con-way Freight  
Paul and Kimberly Dannels  
Dexter United Methodist Church  
Domino's  
First Presbyterian Church of Ann Arbor  
First Unitarian Universalist Church of Ann Arbor  
Ford Motor Company

**\$20,000-\$49,000**

Anonymous  
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James A and Faith Knight Foundation  
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NSK Corporation  
J. F. Ervin Foundation

Dr. Jean Holland  
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The Edward F. Redies Foundation  
The Friedman Family Foundation  
United Way of Washtenaw County  
University of Michigan Habitat for Humanity

**\$1,000-\$4,999**

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Robert Amick  
Ann Arbor Area Board of Realtors  
Ann Arbor Christian Reformed Church  
Arbor Research Collaborative for Health

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First Baptist Church of Ypsilanti  
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Emily and Brock Hastie  
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Judith Mich  
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Timothy Neiman  
Lois Nissly  
Mary and Edward Osborne  
Derek and Rebecca Peterson  
Leslie and Bob Picken  
Martin and Sue Pilarski  
Don and Gale Redding  
Retirement Income Solutions  
Darcy Rhoden  
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Tom Root and Toni Morell  
Saint Joseph Mercy Health System

Preeti and Tim Schaden  
Schaden Family Foundation  
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St. Luke's Episcopal Church  
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St. Nicholas Philotochos Society  
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The Northern Trust Company  
Thomas L. Thomas Family Foundation  
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Underground Printing  
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Margaret Venema and Leo Bechard  
Jack and Carolyn Wallace  
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Ronald and Eileen Weiser  
Patricia and Anthony Werderitsch  
West Side United Methodist Church  
Westminster Presbyterian Church  
Whole Foods Market  
Diane Willis  
Zingerman's Service Network  
ZingTrain  
Zion Lutheran Church of Ann Arbor  
Zion Lutheran Church of Chelsea

**\$500-\$999**

Maimarie and Darryl Adair  
Robert and Anne Andrus  
Katharine and Basil Babcock  
Tony and Jenny Bacarella



Habitat for Humanity of Huron Valley's impact goes beyond Washtenaw County. For every home we renovate here, we sponsor one abroad, in either Guatemala or Haiti. To date, Habitat Huron Valley has given over \$400,000 and sponsored over 100 families abroad.

But that's not all, we send a crew to Guatemala every winter to experience the difference in the world, and to do our part to eliminate poverty housing. In 2014, 9 volunteers, donors and staff members helped build two homes in the beautiful colorful town of Xela (pronounced Shay-la). **For info on next year's trip, visit [www.h4h.org](http://www.h4h.org)**



Joel Bailey  
Bethel A.M.E. Church  
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William and Kelly Miller  
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The Yoga Space  
Thrift Shop Association of Ypsilanti  
Timothy Towey  
Upstream Investment Properties LLC  
Waypoint Ortho  
Scott Weber  
West Washtenaw Business Association  
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Yaniv and Gloria Zimet  
Robert and Renee Zimmerman

**\$250-\$499**

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Shelley and Gary Bruder  
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Stratton and Frances Bull  
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Mary Carey  
Jennifer and James Carpenter

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Andrew Dame  
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Lance Schmidt  
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Michael Schwartz  
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Kelsey Snyder  
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Leeann and Bob Sprunk  
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Sarah Teare  
Sue and Dan Teare  
Gary Vogt and Anita Staubach  
Ray and Michelle Webb  
Bill and Beth Winsten  
Ron Yapp

**730 donors gave \$1 - \$249**

**Thank you!**



The Bid to Build Auction presented by Weingartz was an evening of fun, food, and competitive bidding... all to help Habitat for Humanity of Huron Valley.  
**This year's auction was held in the Ross School of Business and raised \$155,000.**



Have a donation you'd like to be picked up?  
Call us at 734.323.7028.



The ReStore is a retail store operated by Habitat for Humanity of Huron Valley. It provides our community with high quality materials at reasonable prices to improve and rebuild.

**Donate:** The store accepts donations from individuals and businesses of new and gently used building materials, tools, furniture and appliances.

**Shop:** Items are sold to the public at 50-75% off retail price.

**Volunteer:** It take a lot of hands to keep our 1,600 sq ft warehouse organized. We need you!

100% of ReStore revenue is invested back into our homeownership program.

Our Facebook page is updated regularly with pictures of inventory.

Check us out at <https://www.facebook.com/h4h.restore>

## ReStore

### Habitat ReStore

170 April Dr.  
Ann Arbor, MI 48103

Mon-Sat: 10am to 6pm  
Sun: 10am to 2pm

For free pickups call: 734.323.7028







**The Habitat staff have a set of core values. Here are 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

## Get Involved: We Need You!

**Donate:** Give online today at [www.h4h.org](http://www.h4h.org)

**Volunteer:** Sign up online at [www.h4h.org/get-involved/](http://www.h4h.org/get-involved/)

**Team Habitat:** The Team Habitat: Adopt-A-Day program provides volunteers with a fun and rewarding day on the construction site, and allows them to engage in a natural team-building experience. We ask groups to raise \$1,000 as part of their day. Visit [www.h4h.org/team-habitat/](http://www.h4h.org/team-habitat/)

**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/](http://www.h4h.org/corporate-sponsorship-information/)

**Join the Sustainability Fund:** Make a 5-year pledge and help Habitat as we serve more families in more ways. Join us at [www.h4h.org/sustainability-fund/](http://www.h4h.org/sustainability-fund/)

**Leave a Legacy:** A Major Gift or a Planned Gift can change lives while you're here, and after you're gone. If you're considering a significant gift to Habitat, we'd love to talk with you. Please call us at 734.677.1558

**Shop or Donate to the ReStore:** All proceeds support Habitat's mission. Visit [www.h4h.org/restore/](http://www.h4h.org/restore/)

**Own a Home:** The first step to purchasing a Habitat home is to fill out an intake form. Find it at [www.h4h.org/own-a-home/](http://www.h4h.org/own-a-home/)

**Improve your home:** Learn what home improvement programs you qualify for and apply. [www.h4h.org/our-programs/](http://www.h4h.org/our-programs/)



Mission:

To enrich our whole

Community

through a legacy of

affordable homeownership

for low-income families.



**Habitat**  
for Humanity®  
Huron Valley

170 April Dr. Ste A, Ann Arbor, MI 48103  
www.h4h.org // 734.677.1558