

Building homes. Securing futures. Strengthening communities.



Prosper

Under one roof.



**Habitat
for Humanity®**
Huron Valley

2023 Summer Newsletter
Homeownership & Community Build Prosperity



AGENCY UPDATE

Habitat's Work Goes So Much Further Than Building Homes

This year Habitat for Humanity of Huron Valley was proud to celebrate the closing of our 275th home. Since our first build in 1989, we have worked to ensure we make a meaningful impact on affordable homeownership in Washtenaw County.

As we look back at these 30+ years, we see the ripple effect homeownership has in many facets of life. We see the camaraderie built around Habitat homeowners, their desire to improve their community, and the many men and women who are able to achieve goals such as going to college, starting passion projects, and building generational wealth because of their affordable homeownership.

In this difficult housing market, we concentrate our resources where they will have the greatest impact. *The buying power of Habitat homeowners has barely increased while the cost of the homes has dramatically increased. In response, Habitat now funds additional down payment assistance to make up this gap and keep our homes affordable.* Habitat's work goes beyond building homes; we are securing futures through our Home Improvement Program and Community Development efforts. We work to keep people in their homes and able to pass those homes on.

We find time and again that the connections and partnerships made through Habitat expand throughout the community. Homeowners recommend new potential homeowners to the program. Volunteers and partners become advocates and work to build a stronger community. Donors and funders enable Habitat to concentrate our efforts to best fulfill our mission. Habitat makes financial investments that strengthen neighborhoods, schools, and the local economy. We continue to invest in current homeowners through home improvements and our community development work.

Habitat for Humanity of Huron Valley is a catalyst for stabilizing homes, families and communities, and we can't do it without you. In this newsletter you will find some of the great work we were able to achieve this year because of you.

With your support we see the prosperity that changes lives, secures futures, and strengthens communities.

In fiscal year 2022, Habitat for Humanity of Huron Valley earned the following



In number of families served in Michigan



In number of repairs in Michigan



In number of houses sold in Michigan



Building Homes. Securing Futures. Strengthening Communities.

The benefits of homeownership go far beyond one house. Habitat for Humanity of Huron Valley's work is an investment with a ripple effect. Our Home Improvement Programs and Community Development efforts improve homeowners' safety, health, stability for the future, and the environment.

Health

Among households with low incomes, moving into more affordable (and stable) housing was associated with 18% fewer emergency department visits and 20% more primary care visits, which combined equate to a 12% (\$580) decrease in health care expenditures, according to Habitat for Humanity International research. Providing healthy home repairs ensures individuals are able to maintain their health, as well.

Safety

Habitat's home improvements and modifications help homeowners continue to live safely in their home as they age. Repairs and modifications to homes resulted in a 30% improvement in the ability of older adults to perform daily activities, such as walking within the homes, bathing and dressing, eating and using the bathroom, according to Habitat International research. Additionally, improving home safety resulted in a 19% reduction in the rate of falling.

Lower Bills

Households save an average of \$350-\$500 in utility bills each year with our energy-efficient appliances and Home Improvements.

Environment

Habitat's work has a positive environmental impact by helping improve sustainability, energy efficiency and lessen the carbon footprint for the homeowner and community. Our Home Improvement projects alone reduce 3-4 metric tons of greenhouse gases each year - equivalent to 8,000 miles driven by an average gasoline-powered passenger vehicle a year.

Generational Wealth

Habitat's work has been proven to improve the well-being of homeowners, dramatically boosting their educational and economic advances long term and from one generation to the next, often breaking the cycle of poverty. Habitat programs are vital for asset preservation, preventing hundreds from going into debt, losing their homes, or condemning of houses in neighborhoods.

Community

Habitat homeowners often build a community while being in the program together. Homeowners take pride in their assets, and are more likely to become involved in community participation and advocacy. Our Community Development program continues to work with neighbors to identify and address their needs.

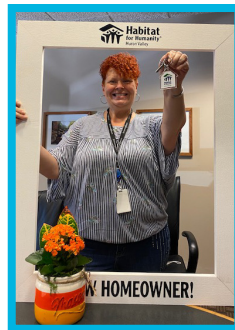
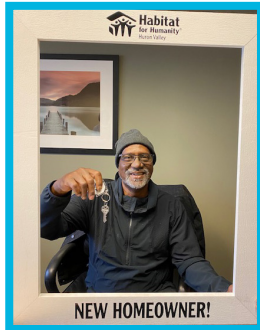


HOME OWNERSHIP PROGRAM

6 Newly renovated, energy-efficient, homes sold to local individuals and families using affordable mortgages

As we celebrate the milestone of closing on our 275th house we reflect on the impact homeownership has beyond one house; securing futures for generations, and strengthening our community as a whole. **We remain committed to closing on as many houses as possible.** Since July 1, 2022, we were able to sell 6 newly renovated, energy-efficient homes to local individuals and families using an affordable mortgage. **These are homeowners who would have found it nearly impossible to purchase a home in today's market without the help of Habitat.**

The funding gap to keep each house affordable for buyers has tripled. Habitat often has to make up the difference, contributing around \$20,000 in down payment assistance on every house. This consumes our resources and limits our ability to build more, but we remain committed to our mission. We know affordable housing creates a long-lasting and life-changing impact on families and communities.



Welcome Home

Empower

The Taylor family moved into their home in 2020. We recently followed up with Kaitlyn and her family to see how homeownership is going and the impact it has had on their lives.

Kaitlyn spoke about the positive impact homeownership has had on both the mental and physical wellness of their family, as well as the ability to build wealth through equity earlier than they could have without going through the Habitat program. Kaitlyn herself was able to continue her education and become a RN this year.

“After purchasing our home our family has been able to look forward to having a permanent place to call our own. We no longer have to consider moving every few years to ‘something better’ or something ‘more affordable’. It has allowed us to continue without taking out student loans saving us precious time, money, and resources that would have otherwise been spent on moving costs, rent, getting settled in for a temporary time period and other necessities like utilities.

- Kaitlyn Pieske-Taylor

Empowerment

Under one roof.

Amica, her son Bricion, and his daughters moved into their home in September

After Bricion's wife passed away, they needed a larger place to live and raise the girls. Due to the rising cost of living in Washtenaw County, the rates for a 3 or 4-bedroom apartment were increasingly overpriced. They started looking into buying a home, and discovered the housing market was even more competitive. Amica applied to Habitat and was overjoyed when she was accepted.



We are extremely excited to have this opportunity to become homeowners and look forward to helping build our new forever home! We feel so blessed to begin building a family legacy after a lifetime of renting. We cannot wait to have a place to call our own. A place where the girls can grow up and not have to move year after year.

- Amica Patterson

Every time we speak to Habitat homeowners & partners - we're inspired.

Prosper

Recently Rudy Alvarado launched season two of an award-winning podcast aimed at Latinx youth. Rudy is a writer, published author, and one of our first Home Improvement weatherization project homeowners.

Inspire

Kallista Walker, a Habitat homeowner, started a program called "Our Community Reads," an organization dedicated to cultivating a loving and engaging space for children to interact with books. Kallista is grateful for the Habitat program. "It changes you in ways you can't describe. The support (Habitat) gives homeowners is paid forward, and I'm grateful for the opportunities that Habitat has given me," she said. **We are inspired by the way the Habitat network gives back to build a more secure and strong community.**



COMMUNITY DEVELOPMENT

Habitat for Humanity of Huron Valley goes beyond renovating houses. We work to enrich the neighborhoods in which we build and perform our Home Improvement Projects.

We focus on what the community wants to see changed or improved and then partner with residents, local organizations, and sponsors to achieve these goals.

This past year, Habitat participated in activities and events, including neighborhood association meetings, community celebrations, and community beautification projects.

- 20 Neighborhood activities and events were held during the fiscal year. These include all activities that Habitat attends that are sponsored or hosted by Habitat.
- 12 New community partnerships or initiatives formed.
- 12 Exterior home improvement projects completed.

1,985+ Residents and community partners engaged in neighborhood activities and events since July 1, 2022





HOME IMPROVEMENT PROGRAM

Habitat’s Home Improvement Program offers a variety of resources to help current homeowners stay housed. Our critical repair programs provide necessary repairs in an affordable way, so homeowners do not have to take out high-interest loans or resort to other financial means to cover the costs or put off these important health and safety improvements.

Our energy efficiency programs decrease utility bills for a more stable and sustainable future. Our Aging In Place, Veteran, and Critical Home Repair services provide repairs to homeowners with low incomes so they can remain safely housed in their own homes.

These programs have proven to be necessary and successful in the stability of current homeowners. Investing in home improvements adds to housing values and improves community prosperity.



Kathy Barbour Freeman & Garvin Duane Freeman, Sugarbrook Residents & Home Improvement Program Participants who received assistance with yard work and clean up through one of our Exterior Home Improvement Days in August, 2022

650+

Homeowners were assisted and served through home improvements since July 1, 2022

Home Improvement Programs

below are four of our Home Improvement Programs, many households receive multiple services and improvement projects

35+ Priority Home Repair projects completed to help homeowners stay safely housed



450+ Refrigerators Replaced with a more energy-efficient model to reduce bills and improve the environment



83+ Aging in Place projects completed to help senior homeowners stay safely in their home



180+ Furnace & Other Appliances tuned or replaced with a more energy-efficient model to reduce bills and improve the environment



“ Thank you so much! My family and I really appreciate Habitat for the opportunity to benefit from such an outstanding program. **”**
- Refrigerator program recipient

Healthy Homes

Habitat's work has a positive environmental impact by helping improve sustainability, energy efficiency and lessen the carbon footprint for the homeowner and community. Home improvements also increase health, safety, and asset preservation.

HOME IMPROVEMENT PROGRAM

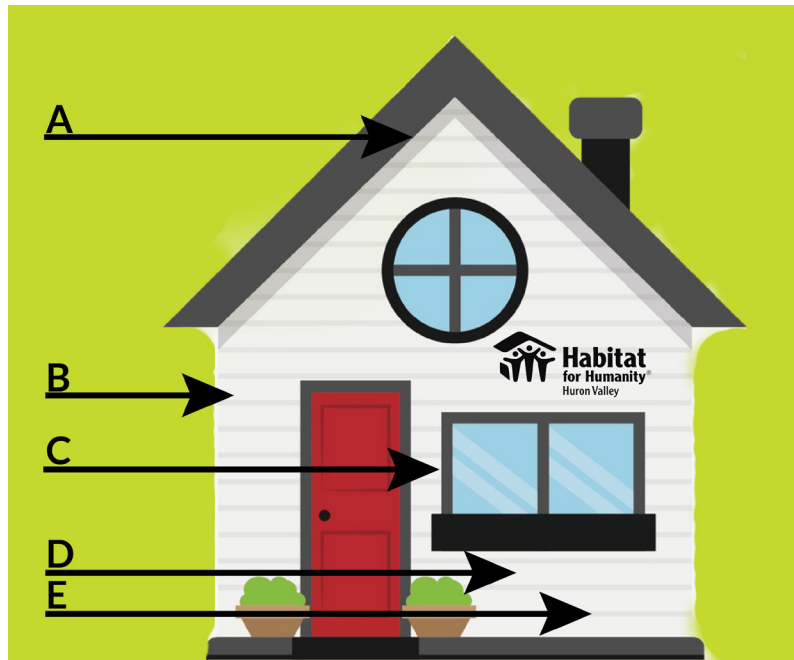
Habitat provides homeowners of low-income with critical home repairs and energy-saving appliance improvements to ensure stability and safety comes first. Home repairs, such as a roof or barrier-free shower, can be costly, especially for those who are living in the neighborhoods we serve. Typical repairs include roof replacements, furnace or water heater replacements, bathroom modifications and other critical repairs.

AGING IN PLACE PROGRAM

Our Aging in Place Program addresses the need for home improvements, and home modifications help older adults continue to live safely in their homes as they age. Older adults participating in the program receive repairs that make their homes safe, lower their utility bills, and give them peace of mind working with a trusted partner.

These programs have the following positive environmental impact:

- Low- to mid-income household saves an average of \$350-\$500 on utility bills each year
- Greenhouse gases reduced 3-4 metric tons each year - equivalent to 8,000 miles driven by an average gasoline-powered passenger vehicle
- Increased home environmental comfort and health
- Each home is 40% more energy efficient than the average resale home



Our energy efficient healthy home work saves \$350 - \$500 per house every year, compared to a similar 1,000 sq ft home in Washtenaw County.

- A. Insulation to the attic to R49
- B. Replace/Add AC - new unit 15 SEER
- C. Installing EnergyStar water heater - new unit power vented
- D. Insulate rim joist - air seal and R10
- E. Replace furnace - new unit 96% AFUE
- E. Basement/crawl walls - R10 (crawl include vapor barriers)

The cost of a Habitat Home Improvement project is **between \$15,000 - \$25,000**. Habitat works diligently to access all available resources to cover costs, however, the biggest challenge is covering incidental expenses, such as additional electrical work and the cost of delivering the service. **Habitat is seeking community partners and individuals to join us and make more long-term energy-efficient improvements possible.**

Healthy Planet

HOME OWNERSHIP PROGRAM

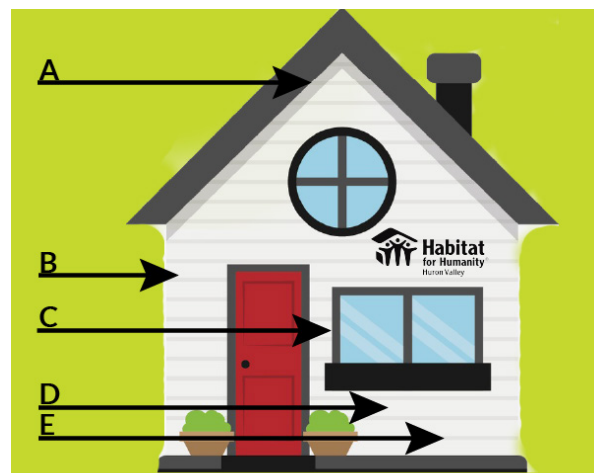
Through our focused and thoughtful renovation process we are able to reduce energy costs by about \$800 annually in each Habitat home we sell.

The impact of our 2022 house renovations (compared to new construction) saved more than 392 metric tons of greenhouse gases.

ReStore

In fiscal year 2022, our ReStore operations diverted around 716 tons of waste from landfills.

We are excellent stewards of the environment. We concentrate on making a difference throughout our programs, but we need support to make these improvements, renovate these homes, and keep our ReStore operating.



Our energy efficient house renovations save more than \$800+ per house every year, compared to a traditional 1,000 sq ft home in Washtenaw County.

- A. \$55+ is saved through attic insulation
 - B. \$140+ is saved through wall insulation
 - C. \$65+ is saved through air sealing and window replacements
 - D. \$235+ is saved through installing EnergyStar appliances
 - E. \$65 is saved through installing high efficiency mechanicals like furnaces and water heaters
- Plus upgrades like LED lightbulbs and many more smaller improvements

Ways to support Habitat for Humanity of Huron Valley Programs

Donate & Advocate - Consider hosting an event or starting a crowdfunding fundraiser to raise money and awareness of Habitat. Contact us at 734-882-2012 to learn more about easy ways to make a big impact.

Matching Gifts - Double your gift! Check with your company to see if you have a Matching Gifts Program.

Qualified Charitable Designation - If you are at least 70½ years old, you can make a gift to Habitat directly from your IRA. Qualified charitable distributions may be able to reduce your taxes while fulfilling your required minimum distribution. This charitable transfer excludes the gift from your gross income for Federal Income Tax purposes and can be especially attractive for donors who do not itemize or would like to keep reportable income down to avoid having social security and other income taxed at a higher rate. Consult your tax or financial advisor to see what options work best for you.

If you have any questions about other ways to give to Habitat including, Donor Advised Funds, Stock and IRAs, Planned Giving, Pledges or more contact 734-882-2009.



Make a big impact to our mission with a beneficiary designation

Beneficiary designation is simple to execute and may reduce the tax burden for your estate. In most cases, a simple form from your financial institution is enough to finalize your intentions.

Your gift will not have to go through probate, and funds can be used quickly to help Habitat partner with homeowners in need of safe and affordable housing.

Let's do more together. Let's change lives.

Learn more at h4h.org/planned-giving

Contact Alison at alison@h4h.org
734.882.2009



Dedication

Under one roof.

“One of the biggest things I look forward to the most as a homeowner is being able to provide a safe and stable home for me and my son, without having to worry about moving again. Thank You to Habitat and all the people who donate funding and their time to make this possible for us.”

- Regina Young

Congratulations to the Young family for closing on their home in September.



All ReStore Net Profit Is Reinvested in Habitat



win ❤️ win 🌍 win

 The ReStore consistently updates its inventory on Facebook, like and follow @h4h.restore.

Looking to move your unwanted household items?

Drop off your items at the Habitat for Humanity of Huron Valley ReStore, or schedule a FREE donation pickup by visiting our website www.h4h.org/restore.

Visit h4h.org/restore
to shop online, donate, or volunteer

6241 Jackson Rd, Ann Arbor
(right next to Menards)
(734) 822-1530

Open Tuesday-Saturday
10am-6pm

Habitat FORE Humanity of Huron Valley

Golf Classic

Monday, September 18, 2023

Travis Pointe Country Club



Sponsorships still available!

Single Golfer:
\$250

Foursome:
\$1,000

Sponsorships
Available

Includes:

- 18 Hole Scramble • Lunch • Dinner Reception
- Raffle • Prizes For Top Teams • 10 am Shotgun Start

Learn more: www.h4h.org/golfouting



Supporters

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Habitat relies on community partnerships & sponsors to continue to build.

Below are the \$10,000+ corporate, foundation, and organization partners for Fiscal Year 2023 (July 1, 2022 - June 30, 2023).



Adient Foundation
Ann Arbor Area Community Foundation
Joan Bentz
Citi
The Detter Family Foundation
Domino's
First Presbyterian Church of Ann Arbor
Flagstar Bank
Friedman Family Fund
The Home Depot Foundation
Huntington Bank
Hyundai-Kia America Technical Center
The J.F. Ervin Foundation
Jeannette Jackson

James A. and Faith Knight Foundation
The Margaret F. Rappaport Donor Fund
MASCO Corporation
Nichols Charitable Fund
NSK Americas, Inc.
Old National Bank
PNC
St. Joseph Catholic Church - Dexter
John and Renee Stanton Family Fund
Brad and Karen Thompson
Toyota Motor North America
- Research and Development
United Way of Washtenaw County
Zingerman's Community of Businesses

Ways You Can Help

Help bridge the funding gap. Your generosity can reduce the down payment assistance needed by Habitat and welcome another family home



h4h.org/donate-now

Know of contractors?
We are in short supply



email al@h4h.org

Become a monthly donor & compound your giving for a bigger impact



h4h.org/givinglevels



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