Habitat for Humanity of Huron Valley Board of Directors

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Executive Officer, Ann Arbor Area Board of Realtors

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Realtor, Charles Reinhart Company Realtors

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Fulter Hong, Secretary
Manager, Google

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Managing Partner, ZingTrain

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General Manager, Vehicle Performance Development, Toyota

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Jim Cameron
Social Studies Consultant, Michigan Department of Education

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Attorney, Hooper Hathaway Price Beuche and Wallace, P.C.

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Vice-President and Portfolio Manager, Retirement Income Solutions, Inc.

Tim Neiman
Vice President of Dynamic Edge, Inc.

Chuck Newman
Founder, ReCellular, Inc.

Bruce Pickard
Office Director, Ann Arbor Merrill Lynch

Jim Sterken
Retired; former business owner and software development executive

Mission

Enriching our whole community through a legacy of affordable home ownership for low-income families.

Vision

Habitat for Humanity of Huron Valley is a source of hope and inspiration for Washtenaw County, the State of Michigan, and the entire nation. We are a leader in enabling more citizens to have greater opportunities to improve their lives through home ownership.

Our impact is seen in revitalized neighborhoods, families achieving financial stability, and children who achieve more in school and in life. Families living in Habitat homes are positive contributors to our community.

We are leaders in the affordable housing business and take the lead in pulling people together – developing partnerships and collaborating with a variety of organizations – to reduce poverty levels and increase the numbers of families who own homes. Through affiliations with state and local government, we pursue political action to benefit affordable housing efforts.

We are financially stable and self-sustaining, making it possible for every contribution to go directly to providing homes.

iamhabitat.org

Several members of Habitat’s Board of Directors at the last Board Build Day.
Dear Friend,

In 2006 we sat in a room with our staff and board and we set an audacious goal: 300 families served by 2020. At the time, we’d completed about 50 homes in 17 years, and the idea of completing 250 more, four times that amount, in 14 years seemed a real stretch.

But we were serious and persisted.

We set a vision of being a source of hope and inspiration, and started laying the groundwork to make this dream become a reality for our community.

It was clear it meant completing more homes for families, but it also meant being agile, and looking at innovative ways to fulfill our mission. When the foreclosure crisis hit, we quickly adapted to a new model - one that was a bit scary because we were really good at building new homes and not sure what we’d find when we started buying abandoned homes.

And now we have more than doubled our capacity, growing from building about 6 homes a year to now renovating 15 homes this year, with a goal of renovating 20 per year by 2017. We’ve added a few programs that help families in our community.

That means we’re on track to meet that 300 goal of 300 families served. It means that so many people’s hard work, and love for Habitat, has resulted in families whose lives have been changed and strengthened.

We need people who can invest in our mission - see our ambitious goals and help us get there. We would love to talk to you about how you best fit into our mission, how you too can make a community-wide difference.

We look forward to partnering with you in the future!

Sincerely,

Sarah Stanton
Executive Director

Nancy Merdzinski
Board President
15 Families Bought Homes in 2013!

Fast facts about Habitat’s Mortgage Program:
All Habitat homeowners purchase their homes with a nonprofit mortgage.
Like all homeowners, they pay taxes to our local municipalities.
Mortgage and escrow payments are not more than 30% of each family’s gross income.
Habitat manages the mortgage.

The Traylor family moved into their home, just in time for Christmas! Thank you to Toyota for sponsoring this house!

Alaa and Ahmad smile as they hold their keys for the first time after their closing. They are our 125th homeowners!

Support partner, Gretchen, hands off keys to new homeowner Ami. Every family has a volunteer support partner who guides them through Habitat’s program.

Kwassi and Rebecca, with daughter Dior, cut the ribbon at their home dedication. Thank you to the Good News Group.
The Totten family are busy with their two active kids. Habitat performed weatherization projects they couldn’t afford, and they participated in the Thrivent Builds Repair program.

Like all of the families in the Critical Repair and Weatherization program, Kim invested 16 hours of sweat equity and will pay a small monthly amount to Habitat for the weatherization work on her home for the next five years.
First time home sponsor, Cole Taylor Mortgage, entered the scene with a big splash... they sponsored the entire renovation of this home for LeeChele and her four beautiful daughters!

Masco Cabinetry provided and installed the beautiful cabinets for our 125th home, as well as funding half of the renovation costs.

Above: The Catholic community, long time Habitat supporters, were back renovating this home on Merrill in Ypsilanti!

Left: This year the Good News Group is working on their 21 and 22nd homes!
First time home sponsor, Cole Taylor Mortgage, entered the scene with a big splash... they sponsored the entire renovation of this home for LeeChele and her four beautiful daughters!

Habitat Sponsors
First time house sponsors Con-way partnered with Masco to renovate our 125th home!

United Bank and Trust are first time sponsors of our annual Bid to Build Gala and Auction, and also volunteered at this year’s event!

Ford Volunteer Corp brought their muscle to three of our builds this year!

We are so grateful to our House Sponsors.

Whole House Sponsors
Toyota
Cole Taylor Mortgage
MAVDevelopment
House of Faith
The Michigan House
Thrivent Financial for Lutherans
Wells Fargo, Southfield
The Catholic House
Good News Group
The Ferrantino Foundation

Half House Sponsors
Johnson Controls, Inc
Con-way
Masco Foundation

Other House Sponsors
Ford Motor Company
Domino’s
Hyundai-Kia
ADP
Chase
Saint Nicholas Greek Orthodox Church

First time house sponsors Con-way partnered with Masco to renovate our 125th home!
Habitat Logged Over 30,000 Volunteer Hours in 2013. This year we had 80 Lutheran volunteers partner with Thrivent Financial on two weekends to perform Exterior Improvements on 10 homes in Gault Village.

Citibank and other local businesses participate in our Team Habitat, Adopt-a-Day program.

Wells Fargo volunteers let loose while raising walls. Habitat sites are great places for team building while making a difference in the community. This home had sustained extensive fire damage. Habitat teamed with Wells Fargo and other sponsors and volunteers to raise new walls and new hope.

Volunteers Are Our Strength!

Habitat Logged Over 30,000 Volunteer Hours in 2013.

The Michigan House is fueled by Wolverine Power! This is the 16th year that we’ve had a student driven home!

This year we had 80 Lutheran volunteers partner with Thrivent Financial on two weekends to perform Exterior Improvements on 10 homes in Gault Village.
From sorting donations, to reorganizing shelves, and loading customer’s purchased goods, The ReStore is fueled by our amazing volunteers and staff!

Volunteers Make Our World Go Round.

20,000+ hours invested on our Construction Sites
10,000+ hours invested in the ReStore

Volunteers also power our office, our events, and our committees, like our Board of Directors and Family Support team!

Thank you to the hundreds of individuals and groups who volunteer every single day.

ReStore Stats:

- 100% of net revenue is reinvested in Habitat’s homeownership program
- 468 tons of material diverted from landfills and sold in the ReStore
- 152,000 pounds of free recycled electronics
- 4,950 distinct donations
- 3,000 free pick ups
- Top Sellers: Furniture, Appliances, Cabinets
Weingartz presented the event as our lead sponsor. Dan Weingartz (above left) mingles with his friends in the beautiful Winter Gardens at the Ross School of Business.

Chuck Yonka, pictured with wife Patti (right) was our Volunteer of the Year! Chuck is a regular construction volunteer.

Toyota Representatives attend the event. Toyota sponsored the auction in addition to a whole house sponsorship this year.
Community development is a growing priority. This spring we helped organize a resident led neighborhood forum in Gault Village.

In 2012, Habitat homeowners paid over $100,000 in taxes in Washtenaw County, with over $45,000 to Ypsilanti Township.

Habitat Huron Valley sponsors a home abroad for every home we renovate in Washtenaw County.

Making a Difference Locally ... and Abroad!

We’ve targeted Haiti (above) and Guatemala (left). Our Housing Director, Rob Nissly, has volunteered in both countries.
Local Habitat contractors, like Billy Yu at Techrite, discount their services to make our homes safe and affordable.

National Gift-in-Kind Partnerships
Above: Volunteers in front a home that was recently insulated with donated Dow Products, including Dow Blue Board and Wrap. These products significantly contribute to the energy efficiency of our homes. Dow provides these products for free to Habitat affiliates around the world.

Left: Another national partner, Whirlpool, provides an Energy Star range and refrigerator to each Habitat homeowner.

Absolute Title is a long-standing local gift-in-kind partner. They provide all of the title work for every house we sell.

This year we sold our 125th home.

Corrigan Moving Services helps transport our families and their belongings to their new homes.
The Many Ways We Practice Sustainability:

**Stable Families - Stable Neighborhoods**
Neighborhoods and school systems are strengthened when we sell homes to families.

**Mortgage Payments**
Habitat’s homeowner payments are reinvested in future homes, in our *Fund for Humanity.*

**Reusing Homes: The Ultimate Recycling**
Each home we renovate instead of rebuilding has embodied resources in the form of labor, materials, and energy.

**Energy Efficient Renovations**
The average Habitat Home is 40% more energy efficient than the typical brand-new home in Southeast Michigan.

**Low-Income Homeowner Savings**
Families’ payments are no more than 30% of their gross income. This ensures they are able to afford their home for the life of the mortgage.

**Deconstruction Items Sold at ReStore**
Items are reclaimed from our houses and sold at our ReStore. The profits from these items, and other donations the store receives, are reinvested in Habitat’s operations.

Before Habitat’s work began.

Volunteers caulk every air leak to make sure the home is energy efficient.

Installing blue board and partially recycled siding adds a layer of energy protection.

Finished! This home, like most of Habitat Huron Valley’s is 40% more energy efficient than a typical new build.
Habitat’s 3-Year Funding Plan

Habitat is strengthening our program by continuing to diversify and grow our funding streams. Here’s our model for the next three years:

**Private Donations - $3.5 million**
*Your gift is a critical stake in our funding model, enabling us to leverage public funds for homeownership.*

**Sponsorship - $1.5 Million**
Primary contribution to Renovation Costs (Housing Program)

**Other Private Dollars - $1 Million**
Contributes to Housing Programs, Home Improvement Projects, Program Support, and Community Development

**Building Energy Campaign - $1 Million**
Contributes to Family Support, Property Acquisition, Housing Program and Home Community Development

**Public Funding - $3.5 million**
*Our organization works to identify and utilize available federal and local funds intended to build sustainable neighborhood investment.*

Primary contribution to Property Acquisitions

Contributes to Housing Program (renovation costs), Home Improvement Projects, Program Support (Family Services and Mortgage Affordability), and Community Development

**Earned Income - $4 million**
*Habitat homeowner payments become an investment in the development of future homes.*

**Mortgage Revenue - $3 million**
Contributes to our Housing Program

**ReStore Net Revenue – - $1 million**
Primary contribution to offset administrative costs

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**Habitat’s Plan of Growth**

FY = Fiscal Year (July 1 - June 30)
CRW= Critical Repair and Weatherization

<table>
<thead>
<tr>
<th>Year</th>
<th>Families Served</th>
<th>Homes Sold</th>
<th>CRW</th>
</tr>
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<td>FY 2012</td>
<td>17</td>
<td>16</td>
<td>1 CRW</td>
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<td>41</td>
<td>15</td>
<td>26 CRW</td>
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<tr>
<td>FY 2014</td>
<td>52</td>
<td>17</td>
<td>35 CRW</td>
</tr>
</tbody>
</table>

Year reflected in this annual report.
Building Energy Fund

Habitat has the opportunity to double the number of families we’ve served since our founding in the next five years. But to have this impact, we need to increase our private donations by approximately 30%.

Will you join us?

We’re strengthening our donor base, and inviting you to be part of that. Please consider a pledge to help us serve these families.
2012-2013 Financial Donors

$50,000+
DTE Energy
Federal Home Loan Bank of Indianapolis
Housing and Urban Development
Michigan State Housing Development Authority
Thrivent Financial for Lutherans
Washtenaw County Office of Community and Economic Development

$5,000+
Ann Arbor Christian Reformed Church
Automatic Data Processing Inc.
Susie Cannell and Bruce Wallace
Dexter UMC
Domino’s Pizza
First Unitarian Universalist Church
Flagstar Bank
Jean Holland
Kristey and James Kappler
Jeanne and Joe Learman
Sheri and Emmanuel Manos
PNC Foundation
Sigma Financial Corporation
St. Joseph Catholic Church
St. Nicholas Philoctochos Society
St. Thomas the Apostle Catholic Church
Gwynn and Jim Sterken
TCF Foundation
The Edward F. Redies Foundation
United Bank and Trust
University of Michigan Ross School of Business Students

$20,000+
ColeTaylor Mortgage
Con-way Freight
Energy Specialists, LLC
Janette Ferrantino
MASCO Corporation
Randy and Jean Perry
The Duffy Foundation
Toyota Motor Engineering and Manufacturing
MAVDevelopment
Wells Fargo Foundation
Ypsilanti Township

$10,000+
Citibank
First Presbyterian Church of Ann Arbor
First UMC, Ann Arbor
Ford Motor Company
Jackson Community Action Agency
Johnson Controls, Inc.
St. Francis of Assisi Catholic Church
The Detter Family Foundation
The Ervin Foundation
University of Michigan Habitat for Humanity Campus Chapter
Vineyard Church of Ann Arbor
Weingartz

$1,000+
242 Community Church
Dave Ardis and Valerie Suslow
Jennifer and Anthony Bacarella
Bank of Ann Arbor
James Barott
Barr Engineering Company
Maggie Bayless
Bethel A.M.E. Church
Bike and Build, Inc
Joan Binkow
Michael and Bernea Brooks
Russ and Bonnie Burgei
James and Marcia Cameron
Canton Friendship UMC
Charles Reinhart  
Chase Bank  
Cherry Milling Company  
Cherry Hill UMC  
Juanita and Jesse Christian  
Paul Dannels  
Dixboro UMC  
Stephen and Judith Dobson  
Katie Doyle  
First Baptist Church of Ann Arbor  
First Baptist Church of Ypsilanti  
Jim and Phyllis Ford  
David and Joan Gregorka  
Habitat for Humanity International  
Brock and Emily Hastie  
Larry and Ruth Hastie  
Craig Hausman and Holly Heaviland  
Illinois Tool Works Foundation  
Rick and Elizabeth Jarzembowski  
Keystone Community Church  
King of Kings Lutheran Church  
Connie and Tom Kinnear  
Kiwanis Club of Ann Arbor  
Laurel and Jim Lannen  
Stanley and Linda Learman  
Frances Lyman  
Marble Memorial UMC  
Jennifer and Mike Marenghi  
Raymond Maturo and Ann Mulhern  
Jeanne McLaughlin  
Mosaic Foundation  
Ms. Green Construction  
Tim Neiman  
Rob Nissly  
Mary and Edward Osborne  
Sonia and Sunik Patel  
Bill and Lori Platt  
Retirement Income Solutions  
Michael and Anne Rivard  
Jan Schlaff  
Schneider Electric North America Foundation  
Doug Smith  
St. Joseph Mercy Health System  
St. Luke’s Episcopal Church  
St. Mary Church  
John and Renee Stanton  
Matt and Anne Steinhauer  
Christine Stier  
Jeff and Jen Stone  
Stony Creek UMC  
Aaron and Amanda Swiggum  
Janet and Stephen Taylor  
Terumo Cardiovascular Systems  
Thomas Thomas  
Trinity Lutheran Church  
Margaret Venema and Leo Bechard  
Jack and Carolyn Wallace  
Webster United Church of Christ  
Wesley UMC  
Lelahni and John Wessinger  
West Side UMC  
Westminster Presbyterian Church  
Candace White and Michael Gordon  
Diane Willis  
Ypsilanti High School Key Club  
Zion Lutheran Church, Chelsea  
Zion Lutheran Church, Ann Arbor  

$500+
Cindy Abgarian  
Alpha Sigma Tau  
Katharine and Basil Babcock  
Jack Barenfanger  
Aileen and Spencer Bement  
Dave and Terri Benedict  
Janice Berry  
Deborah and James Beuche  
Linda and Charles Borgsdorf  
Victoria and Robert Buckler  
Nigel Cabose  
William Cameron  
Barbara Carr  
Citizens Bank  
Susan and John Clinthorne  
Susan Cobb-Starrett  
Comerica Bank  
Ken Cook Plumbing and Heating  
Gayl and Mark Dybdahl  
Marilyn Edington  
Barbara and Tony Eichmuller  
Amy Emberling  
Marcia and Alan Garrison  
Gold Star Financial Group  
Ronald Gruber  
Dave and Jan Hartmann

Joe and Jeanne Learman’s Spring Party raised over $5,000 for Habitat!
Habitat’s growing community development work involves volunteers surveying Gault Village residents.

Shifrah Nenner
New Life Church
David and Heather Nissly
Lois Nissly
NSK Corporation
Carlos Palomares
Scott and Drue Porter
Diane and William Price
Rubicon Genomics
Barbara Schmid
Larence Sharley

Carol and Patrick Sherry
Nick and Kristina Sitarski
Stephanie Smith
St. Matthew’s Methodist Church
St. Paul Evangelical Lutheran Church
Brenda Steiner
Summit Financial Group
Sarah Teare
Diane Telgen
The Wally and Jo Strobel Foundation
Thrift Shop Association of Ypsilanti
Josh and Annette Titler
Timothy Towey
James and Diane Turek
Chris Turner
Gary Vogt
John and Carrie Wales
Patricia and Anthony Werderitsch
Kathryn Wirstrom
Robert and Renee Zimmerman

250+
ACO Hardware
Robert and Anne Andrus
Frances Bosel
Richard Bowerman
John and Lynne Bredell
Robert Brown
Jennifer and James Bryson
John Bullen
Paul and Deborah Burns
Mary Carey
Karen and Dan Carroll
Catherine Churgay
David and Cathy Clack
James Cmejrek
Laura and Daniel Conlin
ClaiB Cook
Paul Courant
Kristen and Terry Delongchamp
Scott Diels
Gerry Duprey
Mike Dwyer
Carole Ference
Roger and Beth Ferguson
First UMC of Saline
Perry Foor
Marylee and Jim Fuchs
Stacey and Steven Gibson
Kevin and Ashley Gilleo
Mary Gliedt
Gwynn Sterken and her granddaughter at our Volunteer Appreciation event!
Wells Fargo volunteers show off their girl power!

100+
Barb and Bill Ager
Pat and Darryl Albright
Suzan and Michael Alexander
Ari Allyn-Feuer
Alpha Kappa Lambda Gamma Iota
Annette and Joseph Anderson
Rich and Bev Antoun
Mary Ardner
Ghazala Arshad
Anne Louise Baird and Hanz Cozak
Ruthanne and Milton Baker
Susan and Matthew Ballard
Kathy and Jeffrey Barnett
Lt. Col. Hobart and Valerie Bates
Lisa Bayoff
Molly and Henry Bazydlo
Andrew Bedell
Robert J. Benko
Michele and Bob Bergeron
Kurt and Anne Berggren
Big George's Home Appliance Mart
Mark and Sarah Bishar
Rosie Blakey
Darrell Boff
Timothy Bojanowski
Roger Boyce
Annemarie and James Brooker
Robin and Michael Brooks
Scott and Wendy Broshar
Rick and Claudette Brower
June and Donald Brown
Ronnie Bruce
Thomas and Mary Buckley
Scott Buckner
Colleen Buda
Chris and Wendy Burke
Stephen and Deborah Burling
Bob Bykowski
Richard Campeau
Victor Cardoso
Jean Carlberg and Bunyan Bryant, Jr.
John and Sara Carriere
Christin Cave
Chris and Leanne Chadwick
Richard and Joyce Chesbrough
Erin Chun
Maureen and Christine Cisneros
Citizens for Justice
Mary Ellen Cleveland and John R. Bareham
Julie and Bob Conlin
Douglas Conran
David and Barbara Copi
Nancy and Karl Couyoumjian
Chris Covetz
Diane Coxford
James Craven and Adele LaPorte
Ellen Craw
Carol Cross
Kathy and Bill Culbertson
Karen Cummings
Matthew Cunningham
Mark and Vicki Daane
Leah Dalley
Carla and Tod Dalrymple
Joyce and Robert Damschroder
Dori Danbury
Martha and Thomas Daniels
Peter Davis
Karen DeBenedet
Elena and Nicholas Delbanco
David Den Houter
Alan and Lisa Dengiz
James and Jacqueline Depriest
Colleen Devlin
Annamary and Jesse Dewitt
Geanine Diller
Wanda Dobberstein
Mary Dobson
Nancy and Frank Dugas
Marie Alice and Richard Duke
Eastern Michigan University Office of International Students
Tom Easthope
Gretchen Eby and Russell Depriest
Jessica Elkmeier
James Emerick and Doreen Murasky
John Etter
Jean and Thomas Fagan
Latania Fair
John Farah
Margaret and John Faulkner
Susan and Darrell Featheringill
Richard Ference
Jim Fett
Frank and Judith Fike
Margaret Fillion
First United Methodist Church of Ypsilanti
Walter Fisher and Sally Greve
Leslie and Elaine Fisher
Guillermo Flores
Michael Flynn and Mary Viviano
Beverly and Gordon Flynn
Julie Fogarty
Sallie and Steve Foley
Sue and Mark Foster
Mary Jo and Jeff Frank
Nancy Franke
Jack and Julie Frost
John and Ginger Gajar
Ruth and Eugene Garrison
Rene and William Garrity
Leonard Gauger
Arnold Geldermans
Nick Genova
Robert and Dorothy Gerrity
Heather Gillespie
Bob Gillett and Delores Garcia
Ann and Tom Gladwin
Jenni and Ned Glysson
Stephen Goethel
Kathryn Goettl
Raymond and Suzanne Goodrich
Joseph Gramley
Chris and Phil Green
Jill Greenfield
Pam and Bob Guenzel
Diane Hajdyla
David and Barbara Hall
Jane Hamilton and Donald and Daniel Proux
Jane Hamilton
George Hammond
Susan Hammond
Handy Pro
Colleen and Mark Hanna
Mimi Harris
Lori Hart

Joan and Grant Harvey
Jill Hasen
Perry and Tracy Hausman
Pamela Hayes
Margene and George Henry
Richard Hergott
Ronald Heys and Susan Holdaway-Heys
Ellen Higgins
Jeffrey and Barbara Higgins
Hile Design
Marian Hirakawa
Daniel Hoag
Alfred Hodge
Holy Faith Church
Howard Hood
Valerie Hough
Ronald and Gaye Humphrey
Ann and Thomas Hunt
Susan and William Hunter
David Hutchinson and Kris Taveggia
Jannette and Hugh Jackson
Thomas and Karen Jeppson
Sally Johnson
Mary Lou Kellermann
Ann and Brad Kenny
Dave and Mary Keren
Rita and David Kieras
Boklye Kim
Steven King
Mary and Bill Kinley
Gary and Heidi Kistka
Susan Klimist
Edward Klum
Edith M. Knapp
John and Marcia Knapp
Sherry and Jim Knight
Kevin Knuth
Cynthia Koch and C. J. Gardiner
Ann Marie Kotre
Maria and Neal Krause
Kroger
Claudia and Thomas Larson
Neva and Richard Larson
Edward LeBaron and Nancy Moncrieff
Mike and Alison LeCloux
Bob and Denise Leffler
Sheryl and Fred Leicher
Mike Leopold
Dennis and Connie Lopatin

The “Huron Valley Guys” volunteer on our during the week, between volunteer groups.

Bill Dunphy, longtime volunteer, celebrates his birthday with the Habitat staff.
Marjory Luther
Earl Lyden
Judith Mac
Jacob Mackenzie
Theresa Maclean
Michael Macmillan
Gary and Angela Magenta
Laura Main
Bill and Elida Malila
Susan Maloney
Kevin and Shannon Manor
Kathleen Marcinkowski
Elizabeth Marsh
Kenneth Martens
Sally and Bill Martin
Stephen and Belynda Masnari
Kathryn and Stephen Mayo
Joe McCune and Gigi Sanders
Pat and Griff McDonald
Ralph McKee
Dennis and Jackie McLain
Elizabeth and Richard McLeary
Barbara and Wayne McLeroy
Connie and Thomas McQuade
Franklin and Sue McVeigh
Roger and Anita Meiller
Ruth and Alan Menge
Karen Metz
Mr. and Mrs. Michael Meunier
Michigan Tax and Business Services Inc
Clarence and Terri Michowski
William and Glenna Miller
Norma and Charles Monsma
Marc Moote
Mike Morand
Lewis and Kara Morgenstern
Mona and Dilip Mullick
Alan and Margaret Mumby
Fred and Mary Munson
Patricia and David Navarre
Chuck and Sharon Newman
Chad Nienhuis
Garry and Christine Noonan
Michael and Michelle Nordstrand
NovoDynamics
Linda Nyquist
Jim Okler
Christine Oldenburg-McGee
Susan and Lawrence O’Leary
Karin Olson
Tisha and Matthew OMalley
Dennis Ondreyka
Janet Lynn Osborn
William and Krisinda Palazzolo
Gregory Parker
Kathleen and Graham Parsons
Cynthia Persitz
Rebecca Peterson
Mary and Keith Phelps
Leslie and Bob Picken
Kirk and Cynthia Poenicke
Steven and Cynthia Poenicke
Joseph Priebe
Janice and Bruce Pringle
Helen Puffenberger
Linda Quain
Rani Raheja
Todd and Rachel Redder
Don and Gale Redding
Sue and Rudolph Reichert
David Reid
Linda Reiher
Kathryn and Duane Renken
Linda and Richard Ridley
Patricia and Jeffrey Rinvelt
Mark Ritz and Lee Gorman
Robert Roman
Victor and Valerie Rosenburg
Andrew and Carrie Ross
Gaie and Richard Rubenfeld
Judith and Don Rumelhart
Deborah Rutherford
John and Barbara Rutz
Sharon and Anthony Ryan
Marsha Salley
Heidi Salter-Ferris and Don Ferris
Norma and Richard Sarns
Jeri Sawall
Elizabeth and Peter Schick
Joyce and George Schlecht
Sheri and Robert Schultz
Alice Schuman
Mary and Art Schuman
Stephen and Lisa Schwartz
Alexandra Scott
Tom and Anne Segall
Beverly and Arden Shafer
Judy Sharkey and Anthony Brakora
Elaine and Ronald Shaw
Kerry Sheldon and Mark Fraker
Shellei
Dan and Amy Shemke
Mary Sherrill
Habitat in the News:

Here are a few of the headlines we saw this year.

- Ypsilanti Township to buy 10 properties, sell them to Habitat for Humanity to stabilize neighborhoods
- Former Habitat for Humanity volunteers fall on tough times, purchase 125th area Habitat home
- Auto workers and Ypsilanti Township team with Habitat For Humanity to help a veteran

Vera Simms
Daniel Skrzypek
Michael Smith and Mary Thomas-Smith
Adam Smith
Herman Snay
Richard and Susan Snyder
Leslie Sobel
Richard Soble and Barb Kessler
Eric Sobocinski
Ernest and Kelly Sorini
Gregory Spaly and Janet Roth
Michael Staebler
Louise and Stephen Steeb
Karen Sterzik
Cynthia Stroup
Bruce Sullens
Natalie and John Svaan
Kathleen Swastek
Jim Swingle

Kendall Tapp
Claus Theile
Nancy Thome
Brad Thomson and Mercedes Hernandez Ortega
Ken Thomson
Marianne and Joseph Tomasik
Heather and Christopher Tressler
Barbara and Paul Trojan
Megan Tropf
Fawwaz Ulaby and Betty

Cunningham
Martha and Thomas Valen
Phyllis Valentine
Stephen and Faye Varga
Melinda Wagner
James and Malinda Waltz
Susan Waters
Janet and Richard Weaver
Scott Weber
Ari Weinzweig
Tracey Wentz, M.D.
Deanah and John White
Carol Whittinger
Robert Whitman
Yvonne Willis-Dulin and Joseph Dulin
Nicole Windmiller
Linda Wittig
Chuck and Patti Yonka
Carl and Mary Ida Yost
Matthew Young
Patricia and John Zeichman
Financial Outlook: Five Year Outlook

2013 Financials will be released following the audit.
Your support was key to our success this year, so we wanted to share a few ways your investment had an impact.

**This year (July 1, 2012 to June 30, 2013), in partnership with you:**

We completed and sold **15 homes** to **15 wonderful families**.

We launched our **Critical Repair and Weatherization Program**, and helped **26 families** through the new program, with a variety of significant improvements for low-income homeowners including energy audits, new furnaces, insulation installation, new hot water heaters and more.

More than **300 families** received one-on-one **credit counseling** through our certified credit counselor.

We sponsored **15 homes in Haiti and Guatemala**, one for every home here in Washtenaw County. Rob Nissly volunteered for Habitat Guatemala and was a house leader for two houses during this year’s Jimmy Carter Work project in Haiti.

We furthered our community development and neighborhood revitalization work by hiring a full-time director and launching a **community planning process** in Gault Village.

We acquired **18 new properties for future** development.

Volunteers donated **over 30,000 hours** working on build sites, in the ReStore, or helping in our office.

For the 4th year in a row, we paid off our line of credit to zero and ended the year with a **positive balance in the bank account**, while significantly increasing our overall organizational assets.

We focused our attention on our **family outreach efforts** and increased the applications turned in by qualified applicants by more than 300%.

We strengthened our **partnership with Ypsilanti Township** and worked closely with them to identify properties to purchase, rehabilitate and repair. In addition to cash support, their partnership has been critical in assisting us in promoting our homeownership program, repair program and community development activities.

We successfully transitioned from dependence on NSP funding to other sources of funding including **increased private donations** and significant funding from DTE and the Washtenaw County Office of Community and Economic Development for our renovations as well as our new weatherization program.
Who we were: Habitat for Humanity of Huron Valley was founded to build one new homes at a time, and grew to constructing 4-7 homes a year.

Habitat for Humanity of Huron Valley was founded when a few local county residents saw the need to create affordable homeownership. We began with one house our first year. By 1998 we grew to building 5 homes per year.

Who we became: In 2008 we switched to renovations and practically doubled our impact, renovating 12 homes that year.

With the economy downturn, Michigan was hit particularly hard, resulting in many foreclosed homes. As homes emptied and sat abandoned we responded by switching our model to renovating these existing homes, instead of building new ones.

Who we are: We’ve continued to grow, expanding our home renovation program while adding a new critical repair and weatherization program.

As we continue to grow and our community continues to change, we’ve responded to new needs. While there are still many vacant homes ready to be renovated, we’ve also heard the plea for help from non-Habitat homeowners who are unable to afford the critical repairs and weatherization work that is needed on their homes. The addition of our new Critical Repair and Weatherization Program helps these existing homeowners who live in neighborhoods we have already targeted like Gault Village in Ypsilanti Township. We have been able to help new families through this repair program while increasing our production of renovated homes for our traditional homeownership program. In fiscal year 2014 we will complete 17 renovations and have the goal of renovating 20 homes per year, every year by 2020.
Volunteer:
Learn more at our website www.h4h.org or call our volunteer coordinator, Carmen Gillespie at 734.677.1558, ext. 121.

Donate:
Help us renovate more homes! Donate online or set up a monthly gift at www.h4h.org.
Want to sponsor a build? Call Karen Shellie at 734.677.1558, ext. 105.
Considering a Major Gift or joining the Building Energy Campaign? Want to leave a legacy by designating Habitat in your will? Interested in a stock gift? or a planned gift? Call Maggie Porter at 734.677.1558, ext 119.

Advocate:
Share what you know about our families, our programs, and our vision. Start today by ‘Liking’ us on Facebook! Search for Habitat for Humanity of Huron Valley.
Neighborhood Revitalization: Habitat’s Impact

Habitat for Humanity of Huron Valley’s mission is to enrich our community through a legacy of affordable homeownership. Traditionally this means building or renovating homes and selling them with a zero-percent interest loan to low-income families.

In 2012, Habitat expanded to address an overwhelming need in our community: non-Habitat homeowners who were current on their mortgages, but couldn’t afford the work that was essential to maintaining their homes and possibly preventing foreclosure.

Twenty-two families in the Gault Village neighborhood, in Ypsilanti participated in this new Critical Repair and Weatherization program in 2012. Each family will complete sweat equity hours and make interest-free payments for six years to Habitat.

Last year we documented that our work saved each homeowner approximately $500 a year in utility costs and results in saving 84 tons of emitted greenhouse gases each year. We are excited to continue this program in 2013.