The Treadwell Family is just one of the 18 families who found a home in fiscal year 2016.

Jahshua and his family moved into their new home on June 30, 2016.

“This home is everything we prayed for.”

Dear Friends,

Empowerment. Education. Success. Home. These are more than just words, they are a way of life for the more than 1,200 families we serve and assist annually. We partner with families in a variety of ways, including full energy-efficient rehabilitation, home repairs, neighborhood revitalization efforts and education. Through these partnerships we build strength and independence through improved housing and affordable homeownership. We offer a variety of housing support services that enable families with limited means to make critical improvements on their homes. 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 1,270 families and once again renovated a record 18 homes. On behalf of the Habitat Board of Directors and Staff, I am proud to share the annual report for fiscal year 2016.

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.

In partnership,

Sarah Stanton
Executive Director
our programs

Home Ownership Program (HOP) Habitat partners with families, supporting them as they build a new life for themselves through decent, affordable homeownership. Newly renovated, energy efficient homes are sold to individuals and families who qualify and are approved for our program. We make homes affordable by selling them with an affordable mortgage. Those who partner with Habitat are community-minded residents who are looking for the stability of homeownership. We bring together community members and sponsors to renovate homes side by side with future homeowners to improve their quality of life.

Habitat Education Program (HEP) Having a clear understanding of one's financial situation is crucial in so many aspects of a family’s life. Habitat is helping individuals and families with this by offering free financial education classes and giving them the opportunity to meet one-on-one with our free financial coach. The program was launched in 2015 and is open to anyone in Washtenaw County, with the emphasis on low-to-moderate income individuals seeking to purchase a home through Habitat or a conventional lender.

Home Improvement Program (HIP) allows homeowners to address critical repairs, safety issues, weatherization and energy efficiency improvements, and exterior needs on their homes. Many of these repairs have gone unaddressed due to lack of funds in the family’s budget and the uncertainty of knowing which firm to hire. Families participating in our HIP program are able to afford repairs that will make their homes safer, lower utility bills, and give them the peace of mind of working with a trusted partner.

Habitat Homeowners

- Earn 30-60% of area median income
- Invest 250 hours of sweat equity per adult
- Save & pay $1,000 down payment
- Take classes in home maintenance, finance and budgeting, legal workshops, and how to sustain homeownership
- Pay their mortgage for the life of the loan
- Make mortgage payments back to Habitat to be reinvested in our programs
- Purchase their home with an affordable no profit mortgage
- Take classes in home maintenance, finance and budgeting, legal workshops, and how to sustain homeownership
- Pay their mortgage for the life of the loan
- Make mortgage payments back to Habitat to be reinvested in our programs
- Purchase their home with an affordable no profit mortgage

HEP one-on-one meetings include:
- Overall analysis of credit report
- Personalized spending plan
- Detailed financial goal setting
- Written action plan for addressing outstanding credit issues

Home Improvement Programs include:
- Critical Home Repair for Veterans
- Critical Repair and Weatherization
- Furnace Test & Tune and Replacement
- Refrigerator Replacement
- Exterior Home Improvement

Domino’s Volunteer Group

In Fiscal Year 2016, we sold 18 homes to 18 hard working families in Washtenaw County

• Earn 30-60% of area median income
• Invest 250 hours of sweat equity per adult
• Save & pay $1,000 down payment
• Take classes in home maintenance, finance and budgeting, legal workshops, and how to sustain homeownership
• Pay their mortgage for the life of the loan
• Make mortgage payments back to Habitat to be reinvested in our programs
• Purchase their home with an affordable no profit mortgage

Habitat Education Program (HEP) Having a clear understanding of one’s financial situation is crucial in so many aspects of a family’s life. Habitat is helping individuals and families with this by offering free financial education classes and giving them the opportunity to meet one-on-one with our free financial coach. The program was launched in 2015 and is open to anyone in Washtenaw County, with the emphasis on low-to-moderate income individuals seeking to purchase a home through Habitat or a conventional lender.
Habitat for Humanity of Huron Valley is a good steward of the environment. We focus on energy efficiency in everything 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 $1,000 annually in each Habitat home we sold. The impact of our 2016 house renovation (compared to new construction) saves over 752 metric tons of greenhouse gases. In addition, the environmental impact of all of our home improvement programs in 2016 was equivalent to eliminating 2.5 million passenger vehicle miles and our ReStore operations diverted 770 tons of waste from landfills.

The ReStore is a retail store operated by Habitat for Humanity of Huron Valley. The ReStore is a place for the public to shop for discounted merchandise, donate used items, and volunteer their time to support Habitat for Humanity. Over 85% of what the ReStore sells comes from donations from residents and businesses in the community. Donations help divert items from the landfill and provides low-cost merchandise to the public. 100% of ReStore net revenue is invested back into our programs to help more families.

In 2016, 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 734-822-1530.

Follow us on Facebook where we update pictures of our inventory regularly! Visit: www.facebook.com/h4h.restore

Thank you to Lowe’s for their neighborhood support.
<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families Served &amp; Assisted</td>
<td>1,270</td>
<td>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 seminars, and home maintenance classes.</td>
</tr>
<tr>
<td>Enthusiastic Volunteers</td>
<td>5,983</td>
<td>Donated their time at our build sites, in neighborhoods, in the ReStore, and in our office.</td>
</tr>
<tr>
<td>Families Learned</td>
<td>205</td>
<td>Valuable financial and homeownership skills through our various Habitat Education Programs.</td>
</tr>
<tr>
<td>Mortgage Payment Principal Reinvested</td>
<td>$656,249</td>
<td>In our programs to serve even more families.</td>
</tr>
<tr>
<td>Average Monthly Mortgage Payment</td>
<td>$635</td>
<td>$635 mortgage, insurance, and tax payment of a Habitat homeowner.</td>
</tr>
<tr>
<td>Homes Renovated &amp; Sold</td>
<td>18</td>
<td>To 18 hardworking, families of low-income in Washtenaw County.</td>
</tr>
<tr>
<td>Hours of Sweat Equity</td>
<td>5,452</td>
<td>Hours of sweat equity were contributed by hardworking Habitat homeowners and families receiving critical home repair, weatherization and furnace replacements.</td>
</tr>
<tr>
<td>Raised by the ReStore</td>
<td>$191,653</td>
<td>Raised by the ReStore to build homes with local Habitat families in Washtenaw County.</td>
</tr>
</tbody>
</table>
When you give to Habitat, your dollar has an exponential impact!

Habitat for Humanity of Huron Valley’s revenue for Fiscal Year 2016 was approximately $8 million.

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

Just like our homeowners, we work hard for our income. In fact, we earn 42% of our income through home sales, repair sales, and ReStore sales.

This high percentage of earned revenues indicates how mission driven Habitat truly is. Earned revenue, as opposed to most grant funding, is unrestricted money that we use to boost our efforts across the organization.

Habitat for Humanity of Huron Valley

Revenue for Fiscal Year 2016:
- Approximately $8 million

Support from the community:
- Earned income through home sales, repair sales, and ReStore sales, accounting for 42% of income

Mission-driven organization:
- Earned revenue is unrestricted money used to boost efforts across the organization.

Success:
- When you give to Habitat, your dollar has an exponential impact!
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 $500,000 to build homes for more than 110 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 2016, 12 volunteers, donors and staff members made the journey to the beautiful mountain city of Quetzaltenango to help build homes for two families. For information on next year’s trip and to learn more about our international work, please visit www.h4h.org/our-work-abroad.

sustainability fund donors

These individuals have made 5-year commitments to the organization. This support allows us to continue to grow by building on a strong foundation of support. Thank you.

$20,000+
Susan Carrell and Bruce Wallace
Paul and Kimberly Daniels
Dave and Louise Lutton
Jim and Gaynn Storken
Dick and Norma Sarns

$10,000-$15,000
Dave Ardis and Valerie Sudale
Maggie Bayless and Fred Hall
Jeanne and Joe Learman
Stan and Linda Learman
Charlie Musso and Des Ferrier

$5,000
Dave and Terri Benedict
Herb and Chris Black
Jim and Marcia Cameron
Susan and Dille Cameron
Jasimele and Jesse Christian
Brock and Emily Hustie
Hosley and Carol Hubner
Fuller and Rebecca Hong
Rick and Elizabeth Jarzembowski
Margaret Leary
Theresa MacLean
Fred and Laurie Metger
Tan Nishimura
Chuck and Sharon Newman
Rob Nishiy
Don and Gale Redding
Kate and Phil Rhee
Sarah Stanton and Tim Johnson
Ron and Laura Thomas
Jack and Camilla Wallace
Scott and Gall Weber
Diane Willis

in-kind gifts

6 Insulation Services
Colonial Heating and Cooling
DOW
Habitat for Humanity of Michigan
Hunter Douglas
Jim Jackson
Lochinvar
Michigan Certified Appraisal

energy grants & public partners

Procter & Gamble
ProEnergy
Square-D
Valspar
Washtenaw Home Inspection Service
Whirlpool
Yale
"It has been a long journey overcoming homelessness, transitional, and low-income housing, and our new home will be a place to fulfill and share many memories with generations of family to come."

- Christa Hughbanks

### House Sponsors fiscal year 2016

#### $40,000+

**Good News Group**

Christa & Shakira Hughbanks

#### $20,000 - $39,999

**Catholic House**

**House of Faith**

**J.F. Ervin Foundation**

#### $10,000 - $19,999

**Citi**

The Friedman Family Fund of the Community Foundation of Southeast Michigan

**PNC Foundation**

#### $5,000 - $9,999

**ADP**

The Buhr Foundation

**Dominio’s Pizza**

The Edward F. Redies Foundation

Ford Motor Company

Hyundai-Kia America Technical Center

#### $5,000 + $9,999

**ADP**

Blanca Batista

Margaret Bayless and Fred Hall

Citibank

**Comerica Bank**

**Dexter United Methodist Church**

Divine Shepherd Lutheran Church

Dominio’s Pizza Inc.

The Edward F. Redies Foundation

First Unitarian Universalist Church

Riverside Gail Geisenhainer

The George and Amy Monroe Foundation

Habitat for Humanity at the University of Michigan

Hyundai-Kia America Technical Center

Lowe’s Home Inc./Lowe’s Home Center, Inc.

Sheri and Emanuel Manos

Old National Bank

Old National Bank Foundation

Norma and Richard Samo

Schneider Electric-North America Foundation

Sigma Financial Corporation

SKF USA, Inc.

United Way of Washtenaw County

West Side United Methodist Church

Zingerman’s Training Inc.

#### $1,000 - $4,999

**AIS Rebates**

Gerry and Lizann Anderson

Ann Arbor Area Board of Realtors

Ann Arbor Carpets, Inc.

Ann Arbor Christian Reformed Church

Ann Arbor State Bank

Arthur Research Collaborative for Health

David Ardis and Valerie Suvok

Tony and Jenny Bacarella

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The First Baptist Church of Ann Arbor

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Jim and Phyllis Ford

Ford Motor Company

Rick Foster

David Fry

Marcia and Alan Garrison

### donor list

thank you to these financial donors who gave between January 1, 2016 and December 31, 2016

**$50,000+**

- J. Ferrantoni Charitable Foundation
- John and Renee Stanton

**$20,000 - $49,999**

- Altisource
- First Presbyterian Church of Ann Arbor
- First Presbyterian Church of the University of Michigan
- Lowe’s Home Inc./Lowe’s Home Center, Inc.
- Sheri and Emanuel Manos
- Old National Bank
- Old National Bank Foundation
- Norma and Richard Samo
- Schneider Electric-North America Foundation
- Sigma Financial Corporation
- SKF USA, Inc.
- United Way of Washtenaw County
- West Side United Methodist Church
- Zingerman’s Training Inc.

**$10,000 - $19,999**

- Ann Arbor Area Community Foundation
- The Buhr Foundation
- The Detter Family Foundation
- First United Methodist Church
- MASCO Corporation
- Gerin and Jim Sterken

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

- ADP
- Blanca Batista
- Margaret Bayless and Fred Hall
- Citibank
- Comerica Bank

**$1,000 - $9,999**

- AIS Rebates
- Gerry and Lizann Anderson
- Ann Arbor Area Board of Realtors
- Ann Arbor Carpets, Inc.
- Ann Arbor Christian Reformed Church
- Ann Arbor State Bank
- Arthur Research Collaborative for Health
- David Ardis and Valerie Suvok
- Tony and Jenny Bacarella
- Bank of Ann Arbor
- Cheryl Barret
- Barnes & Barnes Properties, LLC
- Dave and Terri Benedict
- Deborah and James Beuche
- Joan Birkow

**$40,000+**

- J. Ferrantoni Charitable Foundation
- John and Renee Stanton
Kieron and Joanie Hales
Mary Beth and Gary Hausman
Richard Hausman
HDR, Inc
Joan and Dave Hendricks
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Michael Smith and Mary Thomas-Smith
Janet Starr
Mark Stranahan and Karen Prochnow
Pfizer Foundation Matching Gifts Program
886 donors gave $1 - $250. Thank you!

how to help
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:
There are many ways to get involved. Whether you come out on your own, bring a group of friends, or get your company involved, we always need extra hands. Sign up by visiting www.h4h.org/get-involved

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

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James Walsh
Kathleen Ward and George Gordon Rector
Wealth Strategies Group, LLC
Mary White
Chuck Wilbur and Caroline Baum
Bill and Beth Winston
Jing Xu
John and Mary Jean Yablonky
Gloria Zinet
Camille and Scott Ziolek

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

17 18
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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