Persevere
Under one roof.

2022 Summer Newsletter
The future ahead & the impact you make
A Sustainable Future.

Like the rest of the world, the last few years have presented challenges for Habitat for Humanity of Huron Valley. We have worked hard to be flexible and continue to make a meaningful impact on affordable homeownership in Washtenaw County.

We are experiencing a large loss of unrestricted revenue, challenges with accessing public funding, as well as significant increases in expenses for our programs. The buying power of Habitat homeowners has barely increased while the cost of the homes has increased dramatically. Habitat has had to fund additional down payment assistance to make up the gap to keep our homes affordable. Several factors have reduced the number of houses we are able to renovate and sell, as well as our ability to serve the same number throughout our programs. The most harmful of these factors include increased property costs (nearly double what they were just 18 months ago), overall inflation in expenses (especially materials and services required to deliver both Home Ownership Program and Home Improvement Program services), rising home values, increased interest rates (interest rates have doubled), reduced government funding for down payment assistance, a loss in grant funding per home built, and a loss of nearly $600K in funding sources for our Home Improvement Program. All these factors combined, result in significantly less annual revenue for Habitat.

Over the years, we have adjusted to market conditions and barriers to fulfilling our mission of enriching Washtenaw County through affordable homeownership. These obstacles are no different. To prepare for a sustainable future for the agency, Habitat plans to reduce the number of houses we will renovate for new homebuyers and increase the number of Home Improvement projects for homeowners.

Habitat remains committed to affordable homeownership. We continue to seek funding sources and opportunities. We have not yet been approved for the American Rescue Plan funding distribution, but we continue to apply. We also continue to invest in current homeowners through home improvements and our community development work to improve the neighborhoods with the highest need in Washtenaw County.

We have endured hardships in the past and will adjust to this current housing climate to be sustainable and thrive in the future.

We appreciate your continued support, and your partnership for the future ahead.

Obstacles to keeping homeownership affordable

Every time housing financing goes up, the gap to keep housing affordable widens. Below are a couple of the challenges Habitat has been experiencing. When Habitat homeowners purchase their homes, that money is reinvested to build more homes. As the cost to provide housing climbs, Habitat requires more funding per house in addition to the sales proceeds.

1. Increasing Property Prices
   Habitat is finding it more difficult to find affordable properties to renovate.

2. Increasing Home Values
   Houses we began working on are closing at a higher value than first anticipated when families entered our program.

3. Increasing Interest Rates
   A three percent increase in interest rates can break a monthly budget and price people out of affordable homeownership.

4. Reduction In Public Funding
   Habitat has experienced a significant reduction in public funding over the last two years (down by 90%). While there are public funds designated to support affordable homeownership, accessing the funds has become increasingly difficult because of greater regulation and unpredictable timing and processes.

5. Loss of Home Improvement Repayments
   Habitat is no longer able to receive repayment from homeowners for most of our home improvement projects. This combined with a loss of several program funding sources has meant this program generates significantly less revenue.

6. Other Funding Sources
   So far efforts to gain support through the American Rescue Plan have not been attained, funding is going to more immediate-need agencies first. We continue to seek this support.
The cost of buying a home is higher than we have seen in years. Similar Habitat homes in Ypsilanti Township have sold for 20% more than they did a year ago. We remain committed to closing on as many houses as possible despite many challenges. Since July 1, 2021, we were able to sell 9 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 for Humanity and our mission.

We know affordable housing creates a long-lasting and life-changing impact on families and communities. For many of these new homeowners the journey was challenging. When Habitat experiences challenges it affects our homeowners. When interest rates go up, and a property appraises for significantly more than anticipated when a homeowner started the program the average monthly mortgage payment rises. When building supplies, contractors, and even affordable property to build on become harder to attain, the process is delayed for the homeowners as well. Each of the nine homeowners below powered through each challenge. Their perseverance to attain their goal of homeownership is admirable!

Welcome Home

Congratulations to the Rodriguez-Garcia family for closing on their home in February.

"I cannot express with words the excitement I felt when I received the acceptance email into the Habitat program. To have the opportunity to become a homeowner is a feeling of pride, success and a huge accomplishment. My daughters and I are thankful for Habitat for Humanity of Huron Valley, the sponsors, and volunteers that have made this opportunity possible. We cannot wait to call our new house ‘HOME.’"

- Jeanette Rodriguez

Ways You Can Help

- Advocate for fair and affordable housing
- Sponsor a build, get your work or a group involved
- Know of contractors? We are in short supply
- Become a monthly donor & compound your giving for a bigger impact

h4h.org/advocacy
h4h.org/sponsorship
email al@h4h.org
h4h.org/givinglevels
COMMUNITY DEVELOPMENT

1,515+
Residents and community partners engaged in neighborhood activities and events since July 1, 2021

Habitat for Humanity of Huron Valley goes beyond renovating houses. We work to enrich the neighborhoods in which we renovate and serve. 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.

Habitat-supported activities and events have been returning to in-person, including neighborhood association meetings, community celebrations, and community beautification projects.

15 Neighborhood activities and events were held during the fiscal year. These include all activities that Habitat attends that are sponsored or hosted by Habitat.

14 New community partnerships or initiatives formed.

4 Exterior home improvement projects completed.

HABITAT EDUCATION PROGRAM

Habitat financial coaching and classes assist future homeowners and community members as they prepare to buy their own home. Through COVID, our programs shifted to online. Recently, we began a partnership with Habitat Michigan, which works with 24 Habitat affiliates around the state to provide educational services. We are able to ensure potential home buyers and others have access to one-on-one counseling services and classes by partnering with Habitat for Humanity of Michigan.

HOME IMPROVEMENT PROGRAM

680+
Homeowners were assisted and served through home improvements since July 1, 2021

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 disadvantaged homeowners with low income 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 improved community stability.

Home Improvement Programs below are four of our many Home Improvement Programs

13 Priority Home Repair projects completed to help homeowners stay safely housed
520+ Refrigerators Replaced with a more energy-efficient model to reduce bills and improve the environment
7% Aging In Place projects completed to help senior homeowners stay safely in their homes
115+ Furnace & Other Appliances tuned or replaced with a more energy-efficient model to reduce bills and improve the environment

In March, Habitat was contacted by Ypsilanti Township about Mr. Toole needing some assistance. Three of our wonderful Habitat volunteers joined forces with our construction team, Home Improvement Program, and ReStore to help.

L.T. Toole worked for General Motors for 25 years and is now retired. He has difficulty walking, often uses a walker, and requires a ramp to go to and from his house. One morning, he woke to find that someone had driven through his front yard and demolished his wheelchair ramp. Luckily, the Habitat ReStore had recently had a metal ramp donated. Habitat’s construction team and volunteers were able to use parts from the donated ramp to repair L.T.’s ramp to working order, and make it safe for him to come and go from his home. Your support makes it possible for local homeowners to stay safely in the homes they worked so hard for.
Dedication

"I didn't think a house was in my reach due to the high cost of the housing market. I'm so excited to embark on this journey of becoming a homeowner with Habitat. I currently live in a town-home, struggling to pay high rent, and living from check to check. This is the reason I reached out to Habitat for assistance in homeownership."

- Erika Buchanan

Congratulations to the Buchanan family for closing on their home in November.

There are still sponsorships available!

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<thead>
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<th>Single Golfer:</th>
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Includes:
- 18 Hole Scramble
- Lunch
- Dinner Reception
- Raffle
- Prizes For Top Teams
- 10 am Shotgun Start
- Travis Pointe Country Club

Learn More: www.h4h.org/golfouting

Contact Nancy Biehn
734.260.8082
nbiehn@h4h.org

A record year

The Habitat for Humanity of Huron Valley ReStore had annual gross sales of more than $1,100,000 for the first time in its history! All ReStore net profit is reinvested into Habitat's mission. Congratulations to our ReStore staff who work to keep the ReStore thriving and constantly improving. Volunteers who are interested in coming out are welcome and can visit h4h.org/restore to learn more.

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

Looking to move your unwanted household items?
Drop off your items at the Habitat for Humanity of Huron Valley ReStore, at our new and improved location or schedule a FREE donation pickup by visiting our website www.annarborrestore.org

One person’s trash is another’s treasure win❤️win❤️win

Sustainability

Under one roof.

Congratulations to the Buchanan family for closing on their home in November.
Fair and Affordable Housing for all of Humanity

Habitat for Humanity of Huron Valley invites all of our community to become active in the basic human right and need for secure, affordable homeownership, and racial equity in housing. Adding our voice educates and raises awareness. Visit our website to learn more, and the impact your voice can make.

Safe and stable housing has proven to improve children’s and families’ lives for years to come. Our work in renovating neighborhoods and keeping people housed, compounds to build stronger communities. As the economy continues to recover, inequalities in the housing market that were amplified by the pandemic remain evident. Those who were able to emerge from the crisis without financial distress are buying the limited supply of available homes, pushing up prices, and further excluding less affluent buyers. On the other end of the spectrum, millions of households that lost income are behind on their housing payments and struggling to stay housed.

Visit our website to learn more and the impact your voice can make www.h4h.org/advocacy.

Ways to support Habitat for Humanity of Huron Valley Programs

Sponsor or Fundraise - Support of our programs comes with volunteer days and many other benefits. To learn about our different opportunities contact 734-882-2004.

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

Volunteer - Habitat for Humanity of Huron Valley is a volunteer-driven organization in Washtenaw County that provides the programs we do with individuals who give their time.

1. Team Habitat: Get a group of friends or coworkers together, raise funds, and come build with us! https://www.h4h.org/groupopportunities
2. ReStore: The ReStore is always in need of helping hands. Learn more: https://www.h4h.org/restore
3. Various Build Opportunities: You can hold a third-party fundraiser, pull a group together to support a build day, or add your support to Women Build, Thrivent Build, or another build. https://www.h4h.org/events

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.

Team work

Did you know Habitat has several group builds to participate in? These groups unite to raise funds, volunteer, and build with Habitat. Get a group of friends or coworkers together, raise funds, and come build with us!

WOMEN BUILD
Each spring, local women join together to build a home and provide critical exterior repairs and landscaping for low-income, hardworking women in our community.

THE GOOD NEWS GROUP
Partner with the 16 congregations of the Good News Group to provide a joint outreach ministry and collaborative impact on Habitat’s mission. Joining the well-organized efforts Good News offers your congregation extra unique, organized and rewarding volunteer opportunities on house construction sites.

THE HOUSE OF FAITH
Join a handful of Ypsilanti and Ann Arbor churches as a House of Faith church partner and receive access to volunteer builds and community project activities.

FAITH BUILD
Each summer, local Lutheran and other churches join forces to raise money for Habitat. In doing so, the congregations volunteer on a build site with us for four days.

CATHOLIC BUILD
Every other year, local Catholic churches come together to raise funds and offer volunteers to support our mission. In the spring and summer, Catholic churches participate by making a donation and volunteering for 3–5 Catholic Build days.

Learn more at https://www.h4h.org/events

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

As a monthly donor your gift compounds. It doesn’t just pay for the nails in the wall, but for all of the walls that build a home.

Monthly Giving
Life-changing impact.
To sign up visit: h4h.org/givinglevels

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GET INVOLVED

As the need continues in our community, your support is more vital than ever. Habitat for Humanity of Huron Valley remains committed to our mission and the advancement of our community. An investment in Habitat is an investment in the future for so many. Thank you for making it possible.

To make a gift, volunteer your time, or learn more about sponsoring our programs, visit our website at www.h4h.org.

Habitat relies on community partnerships & sponsors to continue to build
Below are the $10,000+ corporate, foundation, and organization partners for Fiscal Year 2022 (July 1, 2021 - June 30, 2022)

Adient Foundation
Bank of America
The Buhr Foundation
Citi
The Detter Family Foundation
The J.F. Ervin Foundation
First Nation Group, LLC
First Presbyterian Church of Ann Arbor
Friedman Family Fund
The Home Depot Foundation
James A. and Faith Knight Foundation

The Helen L. Kay Charitable Trust
Lowe’s
Martin Family Foundation
NSK Americas, Inc.
PNC
SPS Family
Thrivent Financial
The Harry A. and Margaret D. Towsley Foundation
Toyota Motor North America
- Research and Development
Zingerman’s Community of Businesses