

HABITAT FOR HUMANITY OF MICHIGAN FY2015 ANNUAL REPORT

SEEKING TO PUT GOD'S LOVE INTO ACTION, HABITAT FOR HUMANITY BRINGS PEOPLE TOGETHER TO BUILD HOMES, COMMUNITIES, AND HOPE.



STRATEGIC PLAN UPDATES & NOTABLE ACCOMPLISHMENTS

Down Payment Assistance through MSHDA

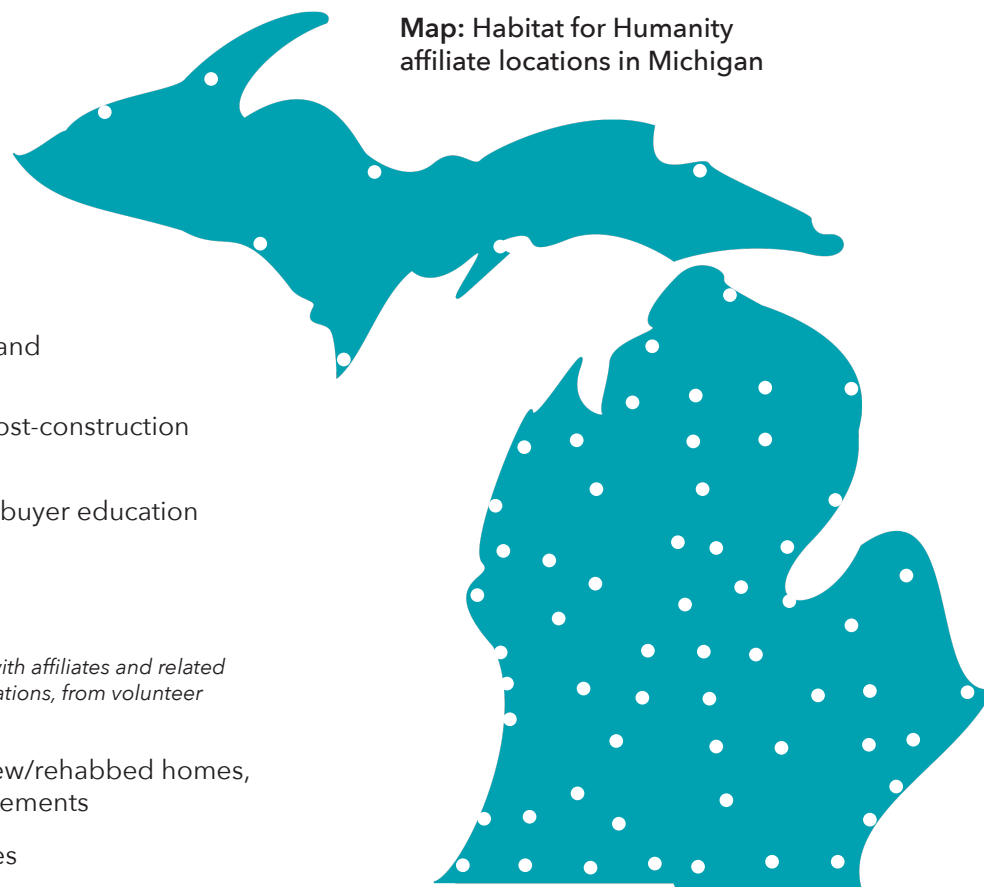
Michigan State Housing Development Authority (MSHDA) Down Payment Assistance (DPA) provides forgivable loan funds to assist Habitat partner families in covering prepaid expenses, reasonable closing costs, and principal reduction up to \$12,000 and up to \$350 in reimbursement for pre-purchase homebuyer education counseling.

- 267** individuals served by DPA grants,
- 75** projects closed
7 Gut Rehab · 42 New Construction
17 Non-Gut Rehab · 9 Recycled Habitat Homes
- 53** average HERS rating for new construction and gut-rehab projects
- 153%** energy efficiency improvement pre- and post-construction for non-gut rehabs
- \$178** average reimbursement for certified homebuyer education and financial counseling services

AmeriCorps

The AmeriCorps program places national service members with affiliates and related agencies across the state to assist with many aspects of operations, from volunteer recruitment to construction to family services.

- 1023** individuals served by members through new/rehabbed homes, critical home repairs, and appliance replacements
- 109** individuals moved into new or rehab homes
- 1782** volunteers recruited and supervised by AmeriCorps members



Prison Build Program

The Prison Build Program, which is subsidized through a grant provided by Michigan State Housing Development Authority (MSHDA), is a partnership between Habitat for Humanity of Michigan (HFHM) and the Michigan Department of Corrections (MDOC) that provides Habitat partner families with affordable products built with high quality craftsmanship while supporting the education of prisoners for their reentry into society. Nov. 2014 - Oct. 2015

- 160** completed orders, including cabinets, countertops, horticulture packages, and a shed
- 26** affiliates participating in Prison Build program

Michigan Regional Distribution Center

The Michigan ReStore Distribution Center works to increase the capacity of Michigan HFH Affiliates to serve families in need of decent and affordable housing by increasing revenue produced by Michigan ReStores.

- 35** affiliates purchased from the MRDC in FY 15
- 11%** increase in sales in FY 15 compared with FY 14

Trainings

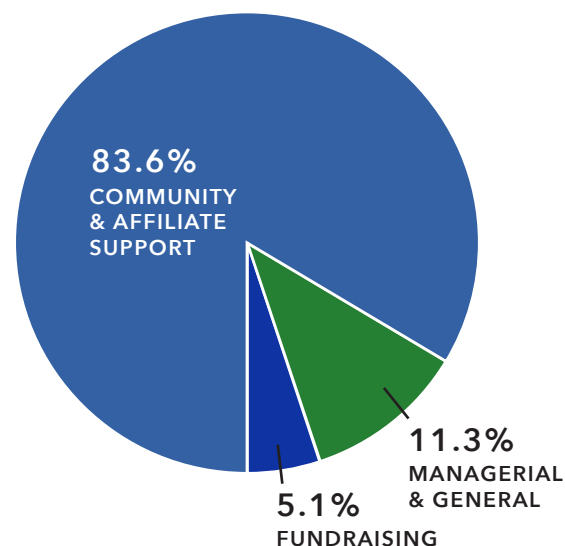
HFHM offers a trainings, including an annual education conference, a three-day green building summit, webinars, and more.

- 128** Training opportunities offered by Habitat Michigan for affiliates in FY15
- 55** affiliates who engaged in at least one training opportunity during FY15
- 1083** total participants for FY15 trainings

- August 2014
Hired Chief Operating Officer
- September 2014
Launched Financial Coaching pilot program
- September 9, 2014
First Neighborhood Impact Program (NIP) grant closed
- October 2014
Home Run for Habitat campaign raises \$169,000+
- December 2014
MSHDA approved HFHM's Transition Plan for Target Strategies
- January 2015
HOMES Summit welcomes 122 attendees from 31 Michigan affiliates
- April 21, 2015
Annual Awards Banquet hosted 550 attendees, including 31 affiliates and 60+ legislators and staff, raising a gross total of \$146,000
- May 2015
Prison Build offers low VOC cabinets
- June 2015
Habitat Michigan eNewsletter sustains 40+ percent readership rate among affiliates for FY15
- June 2015
Affiliate newsletter sustains 40+ % readership for FY15
- June 2015
Successful expansion of Prison Build Program, which generated \$21,290 in Grant Term 14/15
- June 2015
Consumers Energy Neighborhood Revitalization Grant program launches

FISCAL RESPONSIBILITY & FUNDRAISING

FY 15 EXPENSE ALLOCATION



.30

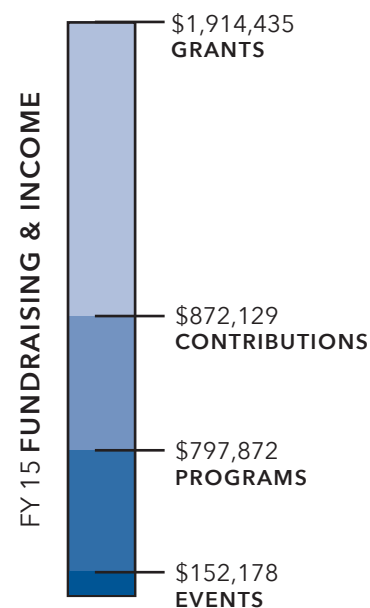
DEBT RATIO
WHAT PERCENTAGE OF TOTAL ASSETS ARE PROVIDED VIA DEBT?
< .30 IS PREFERRED

SURVIVABILITY

5.83
MONTHS OF OPERATING CASH

3.2

LIQUIDITY
CURRENT ASSETS / CURRENT LIABILITIES
> 1 IS PREFERRED



LOOKING FORWARD

Habitat for Humanity's mission vision is a world where everyone has a decent place to live. The path to achieve this in the U.S. is for people to have access to credit and capital. People who earn low wage, people who have fixed income, and people with other social barriers such as language and cultural barriers often are not positioned well to access credit or capital. This is where Habitat for Humanity has a huge opportunity to impact people and families as partners to really impact lives. In the U.S. credit matters. Credit scores impact the cost and ability to access insurance, jobs, and more. Habitat for Humanity of Michigan is positioning itself to be a solution in improving credit scores through financial coaching and embracing this as a value and priority of our statewide network.

Habitat for Humanity of Michigan also affects the way affiliates build. We will continue to stay a step ahead of the curve by serving as a subject matter expert in building techniques and housing types. We are a leader in the state with regard to energy efficiency, durability, health, safety, accessibility, and design and we will continue to learn and understand what it means to be a partner in community development.

PRESIDENT & CEO
HABITAT FOR HUMANITY OF MICHIGAN



habitat michigan staff

JULY 1, 2014- JUNE 30, 2015

Sandra Pearson <i>President and CEO</i>	Thom Phillips <i>Sustainable Building Specialist</i>
Amy Smitter <i>Chief Operating officer</i>	Jessica Rick <i>Programs Support Specialist</i>
Amber Feldpausch <i>Executive Assistant & Event Coordinator</i>	Mary Rochow <i>Administrative Assistant</i>
Bridget Ferrigan <i>AmeriCorps Program Manager</i>	Nicole Schafer <i>Director of Partnership Programs</i>
Travis Foster <i>Director of Fund Development</i>	Michelle Scott <i>Grants Specialist</i>
Kelsey Howard <i>Communications Coordinator</i>	Jason Vance <i>Digital Technologist</i>
Mary Peterson <i>Accounting Administrator</i>	Steve Yakush <i>MRDC Manager</i>

board of directors

JULY 1, 2014- JUNE 30, 2015

Philip Tannian	Daniel Page-Wood
Angela Madden	Maria Mainville
Mark McDaniel	Byna Elliott
Robert Filka	Jennifer Chappel
Marjorie Green	Tim Ruggles
Gary Dawes	Mary Buikema
Russ Daniel	Mike Shimon
Janet Lawson	David Graves
Anne Mervenne	Debbie Wykes
Jeff Tagsold	Shelly Kasprzycki
Melissa Yutzey	Lani Laporte
Scott Young	Jeff Kindinger

our supporters

UP TO \$1,249

Allen Putvin
Allstate Giving Campaign
Amanda Mueller
Andrea Piccirillo
Ann & Tony Alvarez
Beth Diehl
Breanna McGhee
Buford J Maddox
Carolynn Walton
Cathy Robertson
CEDAM
Charles Sudekum
Christie Young
Christopher Holt
Clara Casey
CoStaff Services
Daniel & Susan Minkus
David Btubaker
David Caswell
David Ladd
David Leclerc
David Limer
Deborah A Servitto
Diane Hill
Dorothy Kridler
Doug and Karen Owen
Douglas Denton & Gretchen Denton
Dr. Jacqueline Taylor
Elizabeth Hollow
Elizabeth McAdam
Ellen Burns

Environmental Legal Service PC
ePaint Recycling
Eugene or Elizabeth Kaczmar
Federal Home Loan Bank
Fidelity Charitable Gift Fund
First American Title Ins. Co.
Flynn Family Foundation Inc.
Frank Eaman & Julie Kiefer Eaman
Gary & Barb Dawes
Glenden Rayner
Glenn Winn
Gonney Mayers
Gregg or Sheryl Nathanson
Gregory Martin
Hans C Geyer
HFH Battle Creek Area
HFH Bay County
HFH Cass County
HFH Copper Country
HFH Genesee County
HFH Harbor
HFH Macomb County
HFH Monroe
HFH Montcalm
HFH Newaygo County
HFH Wexford
James Slowik
Jan Osborn
Jane Hall
Janet Nopper
Jean Wurmlinger
Jeff Kindinger
Jeff Nasca
Jeffrey Tagsold
Jennifer Sue Geyer
Jill Przybylski
John Luibrand
Josheph Griffin

Judith Even
Judy Gant
Kenneth Bensen
Kenneth Mogill
Kevin or Laurie Konarska
Kurt Keiffer
Larry Daniel
Lauren Warren
Loraine Friedl
Lynn Quigley
Lynn Tompkins
M. Kathleen Garvey
Maner, Costerisan & Ellis, P.C.
Marcia Battaglia
Margaret Beahan
Margaret Robertson
Marjorie Green
Mark Picklo
Marla Mitchell-Cichon
Mary Buikema
Matthew Franzen
Melissa Coen
MI Conf. of United Church of Christ
Michael & Patricia Shimon
Michael Pohnl
Michelle Yates
Michigan Bankers Association
Michigan Nonprofit Assoc.
Mr. & Mrs. Alan Wright
Murray Brown
Nancy & Scott Henry
Nancy Theroux
Neil & Amber Feldpausch
Newmark Grubb Knight Frank Employees
Nicholas and Cheryl Springsteen
Nicholas Donovan
North Branch First United Methodist
Opportunity Resource Fund

Peter Barbier
Philip Tannian
Polish AmeriCan Numismatic Society
Polly Williams
Rene Twedt
Renee Cottrell
Richard Ference
Richard Hughes
Richard Snyder
Rob & Sandra Pearson
Robert Apczynski
Robert Cheng
RT Paullin III and Shari Kennett
Ryan & Angela Madden
Scott Tobey
Scott Woodruff
Scott Young
Shayna Stanecki
Stacey Elizabeth Murray
Stanecki Inc.
Stephen Dertz
Steve & Linda Morrow
Susan Chenette
Susan Laquinta
Susan Lepri
Suzanne Blair
Thom Phillips
Tiffany Steward
Timm Cappell
United Way of Central Indiana, Inc
USDA-Rural Development
William Henderson

\$1,250 TO \$4,999

Comerica Bank
Dart Development
Flagstar Bank Inc.

Great Lakes Capital Fund
Habitat for Humanity International
Habitat for Humanity of Michigan Fund
HFH Barry County
HFH Blue Water
HFH Clinton County
HFH Detroit HFH
HFH Grand Traverse
HFH Huron Valley
HFH Kalamazoo Valley
HFH Kent County
HFH Lansing
HFH Lenawee
HFH Livingston
HFH Mason County
HFH Midland
HFH Northeast
HFH Northwest Michigan
HFH Oakland
HFH Saginaw
HFH St Joseph County
Home Builders Assoc. of Michigan
Independent Bank
ITC Holdings Corp.
Jackson Natl. Community Fund
Karoub Associates
Kelley - Cawthorne
Leelanau Wine Cellars, Ltd
Mark & Nancy Hollis
Meijer, Inc.
Mervenne & Company
Michigan Association of Health Plans
Michigan Association of Realtors
MI Beer & Wine Wholesalers Assoc.
MI Economic Development Corp.
Michigan Land Title Assoc
Michigan Propane Gas Assn.
MI Regional Council of Carpenters

Motown Soup Co
OMB Advisors
PNC Financial Services Group
Quicken Loans
Semco Energy
Trott & Trott, P.C.

\$5,000 TO \$24,999

Community Financial CU
DTE Energy
Michigan Credit Union League
Wal Mart

\$25,000 TO \$99,999

MASCO Corporation
Spartan Stores Foundation
State Farm Insurance
Talmer Bank & Trust
The Dow Chemical Company

\$100,000 + CORPORATE PARTNERS

Consumers Energy Foundation
DTE Energy Foundation
Ford Motor Company
Whirlpool

\$100,000 + PROGRAM PARTNERS

Auto Owners
MI State Housing Development Authority
MI Community Service Commission
NeighborWorks America