

HABITAT FOR HUMANITY OF MICHIGAN FY2016 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

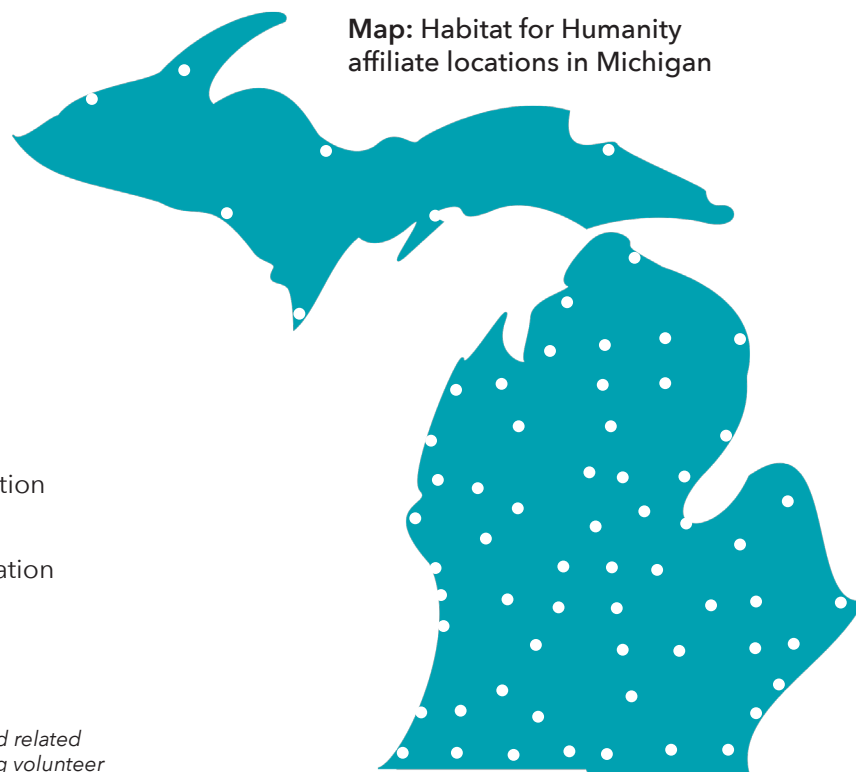
Michigan State Housing Development Authority (MSHDA) Down Payment Assistance (DPA) provides forgivable loan funds to assist Habitat partner families in covering prepaid expenses, reasonable closing costs, and principal reduction up to \$12,000 and up to \$350 in reimbursement for pre-purchase homebuyer education counseling. Covers 1/2016-12/2016.

- 118** Individuals served by DPA grants
79 adults · 109 children
- 61** projects closed
5 Gut Rehab · 27 New Construction
21 Non-Gut Rehab · 8 Recycled Habitat Homes
- 46** average HERS rating for new construction
- 43%** energy efficiency improvement pre- and post-construction for non-gut rehabs
- \$145** 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, including volunteer recruitment, construction, family services, and financial coaching.

- 800** individuals served by members through housing services
- 2782** volunteers leveraged by AmeriCorps members
- 22** AmeriCorps members successfully completed their year of service



Map: Habitat for Humanity affiliate locations in Michigan

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.

- 32** affiliates purchased from the MRDC in FY 16
- 9%** increase in sales in FY 16 compared with FY 15

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.

- 131** completed orders, including cabinets, countertops, horticulture packages, wall panels, and sheds
- 25** affiliates participating in Prison Build program

Financial Coaching Program

Launched in 2015, the Habitat Michigan Financial Education and Coaching Network offers services to members of the general public, including homebuyer education, pre-purchase counseling, financial management, and post-purchase counseling, among others.

- 95** households, to date, that have been impacted by financial education services
- 24** counties being served by a financial coach

Trainings

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

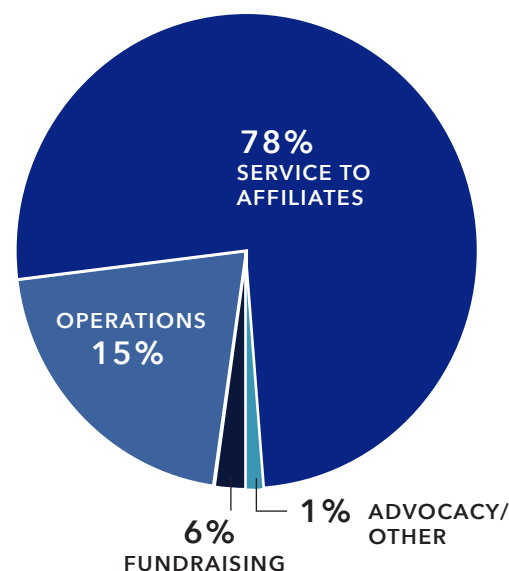
- 214** Training opportunities offered by Habitat Michigan for affiliates in FY15
- 53** affiliates who engaged in at least one training opportunity during FY15
- 1384** total participants for FY15 trainings

- August 2015 First successful Summer Party held, with 93 participants
- September 2015 Direct Mail program launched, with 14 affiliates participating
- October 2015 Home Run for Habitat campaign raises \$235,847 which is 39% more than was raised in 2014 campaign
- October 2015 AIM Conference brings 387 people from 53 affiliates together for training
- December 7, 2015 The Michigan Fund becomes a wholly-owned subsidiary of Habitat Michigan
- January 2016 HOMES Summit welcomed 114 attendees from 33 Michigan affiliates
- February-March 2016 HFHM hires Financial Coach and HFH Michigan Fund hires CEO
- April 2016 Dow and other MI partners install water filters in Flint Habitat homes
- April 2016 CEO Sandy Pearson recognized with 2016 Duvernay Award
- April 2016 Ford Fund donates matching grant to establish HFHM's first endowment fund
- May 2016 Builder Magazine names HFH as the #1 private homebuilder in affordable housing
- June 2016 Home Run for Habitat met \$200,000 goal after just 76 days of campaign

FISCAL RESPONSIBILITY & FUNDRAISING

LOOKING FORWARD

FY 16 STAFF HOURS



.10

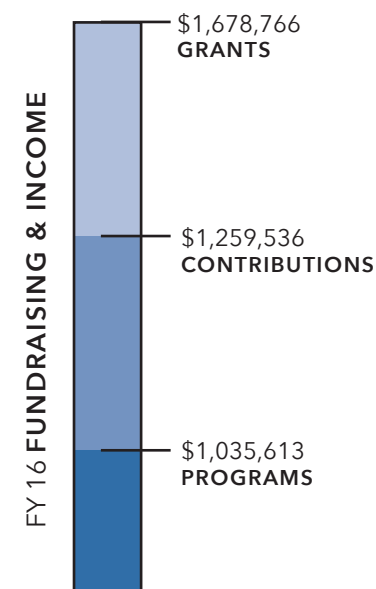
DEBT RATIO
WHAT PERCENTAGE OF TOTAL ASSETS ARE PROVIDED VIA DEBT?
< .30 IS PREFERRED

SURVIVABILITY

7.52
MONTHS OF OPERATING CASH

9.84

LIQUIDITY
CURRENT ASSETS / CURRENT LIABILITIES
> 1 IS PREFERRED



It is incredible to see, laid out before you, what we are able to accomplish in a year. Together, we are building self-reliance through shelter. Our affiliates in Michigan are leading the industry in energy efficient housing, and are being recognized at the national level for their efforts. Our homes are built better and stronger, use safer materials to keep families healthy, and put money back into the families' pockets that would otherwise go into utility bills. Together, we are impacting financial stability for hundreds of families across the state. Our financial coaching program is ensuring that families will be ready to buy a home, and will be able to keep and maintain the homes they have worked so hard to build. Improved credit scores pave the way to affordable insurance, better jobs, and more. Over 90 families in 24

counties are accessing financial coaching thanks to this program. We are thrilled to watch this program grow.

Together, we are able to impact the lives of so many. As we turn to face a new year with new challenges and new opportunities, we are thankful for the donors, partners, volunteers, and difference-makers who have helped us along the way. We will continue to be a leader in affordable housing and advocate for the people of Michigan. Together, we can make real change.

Sandra A. Pearson

PRESIDENT & CEO
HABITAT FOR HUMANITY OF MICHIGAN



habitat michigan staff

JULY 1, 2015- JUNE 30, 2016

Sandra Pearson <i>President and CEO</i>	Nicole Schafer <i>Director of Partnership Programs</i>
Amy Smitter <i>Chief Operating Officer</i>	Jessica Rick <i>Special Programs Coordinator</i>
Amber Feldpausch <i>Executive Assistant & Event Coordinator</i>	Mary Rochow <i>Administrative Assistant</i>
Bridget Ferrigan <i>AmeriCorps Program Manager</i>	Sue Ortiz <i>Family & Homeowner Support Director</i>
Angie Hamlett <i>Homeowner & Family Support Manager</i>	Michelle Scott <i>Family Resources Manager</i>
Kelsey Howard <i>Communication Coordinator</i>	Shannon McCarthy <i>Data & Technology Coordinator</i>
Mary Peterson <i>Accounting Administrator</i>	Steve Yakush <i>MRDC Manager</i>
Thom Phillips <i>Sustainable Building Specialist</i>	Jamie Wegryn-Jones <i>Grant Intake Specialist</i>
Maureen Savage <i>Campus & Affiliate Engagement VISTA</i>	Destiny Machwaya <i>ReStore Development VISTA</i>

board of directors

JULY 1, 2015- JUNE 30, 2016

Mary Buikema	Janet Lawson
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Wendy Irvin	Ernest Werth-Toward
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Margaret Kato	Scott Young
Jeff Kindinger	Melissa Yutzey
Lani Laporte	

our supporters

UP TO \$1,249

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Amber Feldpausch
American Bedding Solutions
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Anonymous
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Bluewater Community Action
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Byna Elliott
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Chevron Matching Employee Funds
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Cinnaire Corp
Claudea McInnis

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Delfina Terzano-Wirsu
Donald Immen
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Fidelity Charitable Gift Fund
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HFHI Volunteer Mobilization & Innovation
HuTerra
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International Union United Auto Workers of America
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Scott Young
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ShowSpan
Slick Shirts
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The Source Company
Thom Phillips
Thurman Rann Paynler
Todd Mercer
Toscha Klopp
United Way of Central Indiana, Inc
United Way of Washtenaw County
Walnut Hills Homeowners Association
William Henderson
William Visser

\$1,250 TO \$4,999

Association of Builders & Contractors
Greater Lansing Convention & Visitors Bureau
Home Builders Association of MI
Independent Bank
Kelley Cawthorne
Mervenne & Company

Michigan Association of Health Plans
Michigan Land Title Association
MI Regional Council of Carpenters
PNC Financial Services Group
Rob & Sandra Pearson

\$5,000 TO \$24,999

Bank of America Charitable Foundation
Comerica Bank
EcoMedia
Fifth Third Bank
Habitat for Humanity International
MASCO Corporation
Michigan Propane Gas Association
State Farm Mutual Automobile Insurance Company
Talmer Bank & Trust

\$25,000 TO \$99,999

Anonymous

\$100,000 & CORPORATE PARTNERS

Consumers Energy Foundation
DTE Energy Foundation
The Dow Chemical Company

The Ford Motor Company Fund
Whirlpool

\$100,000 & PROGRAM PARTNERS

Auto Owners Insurance
MI State Housing Development Authority
MI Community Service Commission
NeighborWorks America
Spartan Stores Foundation

\$100,000 & CAPITAL PARTNERS

Cinnaire
Dykema
Miller Canfield
PNC Bank

With Special Thanks to:

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