



Greater Jackson  
**Habitat**  
for Humanity®

# 2019 Annual Report



# Letter from Executive Director, Wendy Clow

2019 was the 30<sup>th</sup> year for Greater Jackson Habitat for Humanity, and we broke ground on our 60<sup>th</sup> house. That milestone marked the beginning of a new era for us. New and improved programs, new relationships and new staff and board 'family members' to set the stage for positive growth in the coming years.

**2019 by the numbers:** We completed **10** critical home repairs. \* **14** families enrolled in our homeowner program to be served through financial education and counseling. \* We began building our **60<sup>th</sup>** new home with expected completion in March 2020. \* The family who will be purchasing the 60<sup>th</sup> build is working alongside us to complete their required sweat equity hours. \* We engaged **868** volunteers (including **24** local businesses for volunteer days) who gave a total of **4,458** hours. \* ReStore revenue increased by **22%**. \* We partnered with **11** local contractors for hired services and purchased products. \* **3** Habitat homeowners paid off their mortgages \* **1** Habitat homeowner family was awarded Homeowner Family of the Year at Michigan's annual Habitat conference.

In addition to the impact that can be measured in numbers, we were also hard at work planning a project that's like nothing we've done before. We've partnered with the City of Jackson and Community Action Agency to build a **15-unit neighborhood**, named DeLand Pointe, just south of downtown. We've been hard at work with staff from both of those agencies on planning and preparing to break ground in the spring of 2020.

In preparation for this new neighborhood, we developed an indoor building site at our facility that will be used to build walls for houses in order to be able to build more efficiently in a controlled environment. We invite you to visit us and tour this indoor space.

***The end of 2019 marks two full years for me at Habitat.*** It feels like it was just yesterday when I started, and at the same time it feels like forever, because when I look back on how much we've accomplished I'm so extremely proud of all of us: staff, volunteers, donors, board and committee members... everyone who's had a hand in helping us get to where we are today from where we were two years ago.

I've said it so many times, and I'll end this letter by saying it again: I'm humbled and inspired by the generous spirit of the people I'm surrounded by every day in our community and at Habitat. I've heard stories that brought me to tears from families that have been impacted. I've met some of the most amazing people with impressive vision for exciting possibilities. And I've experienced more "God moments" in the past year than I ever thought possible.

This is just the beginning. "Breaking New Ground" is a tag line in some of the new branding materials from Habitat's home office. It couldn't be more fitting to our local Habitat here in Jackson.

In Gratitude,  
Wendy Clow  
Executive Director





60<sup>th</sup> Build

# The House That Faith Built





*"We had been without water for months. We are an older couple and struggled to purchase enough water to keep our needs met. Not only that but carrying the water inside was incredibly difficult as well. We are so happy and grateful for all the help this program has given us. Because of this program we have water, as well as hot water because we received a new water heater as well. In addition, through the safety inspection, we discovered that our gas stove was unsafe and leaking carbon monoxide into our home. We were able to get a new stove that is safe for us as well. Thank you!!!!!"*

The **Parks** family came in to apply for our Critical Home Repair program in March of 2019 after being without water for several months. Their well pump had broken, and they were desperate for help.

We were able to submit an emergency request for repair to get approved for funding through Habitat Michigan's Priority Home Repair program (PHR), a grant from MSHDA and Consumers Energy, so that we could get started on the work ASAP.

The completed CAZ test showed they had an issue with their gas stove leaking carbon monoxide and that they needed a new water heater. Theirs was over 10 years old and was leaking.

#### Project Cost:

Water Pump	\$1812
Furnace and Water Heater	3400
CAZ test	297.50
Stove	<u>474.50</u>
<b>Total costs</b>	<b>\$5984.00</b>

## Critical Home Repair

#### PHR Reimbursement

**\$7000.00**

- 5984.00

**\$1016.00 recycled into the repair program**

In addition, based on the family's AMI of 45%, they will pay back **\$3,647.00** in \$50 monthly payments made for 104 months.

\$1016.00

+ 3647.00

**\$4,647.00 total recycled into the repair program**



*"I'm really glad that they chose me and my home. It's a humble little home but it's my home and I've lived in several different homes and I never called them home. This I call home. I was just elated about it. It's just wonderful because I live here. And you know I had no idea there was carbon monoxide there, said Bowler."*

Elizabeth **Bowler** applied for our Critical Home Repair program because her roof was in bad condition and she was at risk of losing her homeowners insurance. After initial inspection and review of her income, it was determined that this would be a good fit for the PHR program, a MSHDA/Consumers Energy grant.

The CAZ test determined that she had a carbon monoxide leak due to an improperly vented hot water heater. The carbon monoxide leak was an urgent issue we fixed immediately and then moved on to replacing the roof.

#### Project Cost:

Roof replacement	\$5940
Vent water heater through chimney	760
CAZ test	<u>250</u>
<b>Total cost</b>	<b>\$6,950</b>

## Critical Home Repair

Consumers Energy Rebate	\$425
PHR Reimbursement	<u>7500</u>
<b>Total reimbursements</b>	<b>\$7046.21</b>
	<b>- 6950</b>

**\$96.21 recycled into the repair program**

In addition, Mrs. Bowler is at 45% AMI so she will pay back \$4,595 in the amount of \$50 a month for 91 months.

\$4,595
<u>+ 96.21</u>
<b>\$4,691.21 recycled into the repair program</b>





LaTonia James purchased her home from the city several years ago. The payments are very affordable for her and she has managed to keep up with repairs on the home very well until recently when she found herself needing a new roof and gutters and could not afford to replace them by herself. She came into Habitat and applied for our CHR program.

### Project Cost:

Attic insulation	\$1035
Duct work	1410
CAZ test	250
Gutters	<u>657</u>
<b>Total Cost</b>	<b>\$10,612</b>

## Critical Home Repair

Consumers Energy Rebate	\$46.21
PHR Reimbursement	<u>7000</u>
<b>Total reimbursements</b>	<b>\$7,046.21</b>
	<b>- <u>10,612</u></b>
	<b>- \$3565.79 unreimbursed cost</b>

LaTonia is at 20% AMI. She is making payments in the amount of \$30 a month for 67 month for a total payment of \$2007.50.

	<b>- \$3565.79</b>
	<b>+ <u>2007.50</u></b>
	<b>\$679.50 unreimbursed cost</b>





The Habitat ReStore is a nonprofit home improvement store and donation center that sells new and gently used furniture, appliances, home accessories, building materials and more to the public at a fraction of the retail price.

**By shopping at or donating to the ReStore, you are helping Habitat promote a greener community.** You are also doing your part to help families realize their dream of homeownership. Every dollar from the ReStore helps us build more strength, stability and self reliance through shelter.

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ReStore 251 W. Prospect | Jackson, MI 49203

Hours Tuesday—Saturday 10am—5pm

*Open to the public for shopping and donation drop-offs.*



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## Financials Summary

Assets		
	CY 2019	CY 2018
Cash and Equivalents	\$68,748	\$162,119
Building Supplies & Materials	\$14,558	\$4,523
Inventory Asset	\$10,052	\$15,997
Fixed Assets:		
Building, Vehicles, Land	\$264,404	\$260,669
<b>Total</b>	<b>\$357,762</b>	<b>\$443,308</b>
Mortgages Receivable	\$465,556	\$512,120
Equity	\$721,889	\$914,529

Liabilities		
	CY 2019	CY 2018
Accounts Payable	\$19,256	\$6,125
Notes Payable	\$0	\$0
Other Liabilities	\$2,651	\$6040
<b>Total</b>	<b>\$21,907</b>	<b>\$12,907</b>

Donation & Grant Revenue		
	CY 2019	CY 2018
Churches	\$975	\$2,522
Cars For Homes	\$901	\$897
Home Run for Habitat	\$82	\$0
Business & Service Clubs	\$29,159	\$33,157
Individuals	\$4,220	\$4,023
Home is the Key	\$277	\$112
Annual Appeal	\$11,091	\$8,930
Grants	\$54,000	\$24,883
<b>Sub Total</b>	<b>\$100,705</b>	<b>\$74,524</b>
Fundraising event income	\$0	\$7,720
<b>Total</b>	<b>\$100,705</b>	<b>\$82,244</b>

Program Expenses and Reimbursements	
	CYTD 2019
Critical Home Repair	\$52,575
DeLand Pointe	\$27,752
Heyser	\$128,611
Program Wages	\$149,833
CHR Repayments	\$43,631

ReStore Revenue		
	CY 2019	CY 2018
<b>ReStore Revenue</b>		
Purchased Goods Sales	\$50,952	\$34,891
Donated Goods Sales	\$240,939	\$203,755
Recycling	\$1,694	\$1,960
<b>Total</b>	<b>\$293,585</b>	<b>\$240,606</b>
<b>ReStore Expenses</b>	\$171,571	\$175,826
<b>Net ReStore Income</b>	<b>\$122,014</b>	<b>\$64,780</b>

Mortgages	
	CY 2019
Total Mortgage Remittance	\$74,084
Total Mortgage Portfolio	\$792,332
	Quantity
Total Mortgages Jan 2019	33
Total Mortgages Dec 2019	29
Mortgages in default	2
Mortgages paid off in 2019	3
Mortgages foreclosed in 2019	1





## Corporate Sponsors



**Consumers Energy**

*Count on Us*



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 Jeff Kinstle  
 Kim Gibbs  
 Tim Ellis

## Staff

Wendy Clow, Executive Director  
 Chris Greenshields, Operations Director  
 Dave Behnke, Construction Manager  
 Jamie Potts, Family Services & Volunteer Coordinator  
 Priscilla Gochanour, ReStore Manager  
 Clayton Gipson, ReStore Intake Supervisor  
 Nick Bell, ReStore Associate



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