

# 2020 ANNUAL REPORT



Greater Jackson  
**Habitat**  
for Humanity®

Our  
Organization

2020: A  
Year in  
Review

Our  
Supporters

**GIVE**  
Jackson Fund 2020

# Letter from Executive Director, Wendy Clow

Greater Jackson Habitat for Humanity is built on the foundation of bringing people together. In 2020, "together" often meant that we were "together" virtually, and yet, despite these unprecedented obstacles, your incredible support this year helped us complete the build of a new home and do critical home repairs for eighteen homes. Nineteen Jackson County families now have a decent and affordable place to call home.

The year 2020 challenged us in ways we haven't felt in decades. We learned how to live through a pandemic, watched and prayed as cities across the nation were ripped apart with violence, refocused on racial injustices, and saw political divide in our country like never before. Events in our lives will always be categorized as "before COVID" or "since COVID". Normal will forever look different.

For Habitat for Humanity in Jackson, the COVID-19 pandemic caused us to stop on a dime and pivot for a brief moment in time. Our most consistent source of revenue was shut down for almost 3 months, causing a loss of close to \$80,000. Like everyone else, we had to figure out how to stay afloat, how to work, and how to stay safe.

The "stay home" orders and other COVID restrictions we've been living with have demonstrated just how important HOME is and how devastating it can be to not have a safe place to call home.

As soon as we were able, we got right back to work doing what we do best: helping people realize the dream of home-ownership and ensuring people have a safe place to live. And our community lifted us up, coming together during trying times.

Thank you for helping bring our vision of a world where everyone has a decent place to live a littler closer to home this year!



**Who We Are**

**Financials**

**ReStore**

## About Greater Jackson Habitat for Humanity

Greater Jackson Habitat for Humanity was created in 1989 to serve the affordable housing needs of Jackson County. Since that time we've built or rehabbed 60 homes and sold those homes to first-time low-moderate-income homebuyers with affordable mortgages.

Habitat for Humanity's vision is a world in which every person has a decent place to live. We work toward that vision by building strength, stability and self-reliance in partnership with families in need of decent and affordable housing.

Habitat's philosophy is "a hand up, not a hand out". We teach people how to become homeowners and give them the tools and opportunity to do so. Success is more likely if people are given opportunities to work toward their dreams, rather than being given charity.

**Habitat's mission is to seek to put God's love into action to bring people together to build homes, communities and hope.**



Staff

Board of  
Directors

Contact



**Wendy Clow**  
Executive Director



**Dave Behnke**  
Construction Manager



**Steve Abbee**  
Project Director



**Kate Chesney**  
Family Services



**Priscilla Gochanour**  
ReStore Manager



**Samantha Autry**  
Resource Dev./  
Volunteer Coord.



**Al Haynes**  
Construction Assistant

**ReStore Staff:**  
Tricia Williams  
Dan Herzberg  
Dan Pollet  
Lee Roach

## OUR TEAM

## Board of Directors, 2020

President: Jim Scott

Vice President: Collin Cote

Treasurer: Sheila Everts

Secretary: Jamie Barrus

Jeff Kinstle

Tyler Everts

Kim Gibbs

Kellie Horner

Gregory Obenchain

Bud Arehart

Tim Ellis

Jessica Embury

Gene Trombley

Tina Person



Greater Jackson  
**Habitat**  
for Humanity

**Greater Jackson Habitat for Humanity**

251 W. Prospect St.  
Jackson, MI 49203

[jacksonhabitat.org](http://jacksonhabitat.org)

517-784-6620

# 2020 Financial Snapshot

## Income

### **Operations Income**

Unrestricted Donations/Grants	\$116,223.00
ReStore Revenue	\$250,256.00
PPP (COVID relief)	\$63,287.00

### **Program Income**

Mortgage Payments	\$76,222.00
Restricted/Construction Funding	\$236,104.00

**Total Income** \$742,092.00

## Expenses

### **Operations Expenses**

Fundraising Expenses	\$15,525.00
Veh, Ins., Office, Fees	\$262,814.00

### **ReStore Expenses**

Wages and Income Taxes	\$81,894.00
Cost of Goods Sold	\$21,943.00
Veh, Supplies, Fees	\$21,096.00

**Construction/Program Expenses** \$221,916.00

Wages and Income Taxes \$163,653.00

**Total Expenses** \$788,841.00

## Cash Flow

Beginning	73,431.00
Income	742,092.00
Expenses	(788,841.00)
<b>Net</b>	<u><u>26,682.00</u></u>

## Assets

Inventory Assets	19,714.00
Fixed Assets	262,203.00
Construction in Progress	239,304.00
Mortgages Receivable	398,811.00
<b>Total Assets</b>	<u><u>920,032.00</u></u>

## The ReStore

The ReStore is a major revenue generator for us to be able to carry out our mission. It's the reason Habitat for Humanity is sustainable as an organization.

When you donate gently used household items to the ReStore, we resell them and turn the revenue into opportunities for future homeowners.

In addition, donating to the ReStore keeps thousands of tons of waste out of landfills every year.

An easy way to support Habitat's mission is to donate, shop or volunteer at the ReStore



Habitat for Humanity  
**ReStore**

251 W. Prospect St.  
517-784-7640



## 2020 By the Numbers



74 people (25 families) served



96 volunteers gave their time



3,126 volunteer hours given

Heyser St.

Wolhavn  
Lane

Hibbard  
Ave.

Critical Home  
Repairs

Financial  
Education

### New Construction

Completed 1 new build

Started 1 new build

Started 1 new rehab

### Critical Home Repairs

Replaced 3 roofs

Restored water supply for 2  
families with wells

Converted 1 bathroom for a family w/ a  
disabled child

Replaced 6 furnaces

Replaced 2 water heaters

Various repairs and weatherization for 4  
homes

### Financial Education

6 families prepared to be  
homebuyers

13 families in financial counseling

## Heyser St.

Heyser was our 60th build in our 30 year history in Jackson county. We called it "The House That Faith Built", because it got its start from generous groups of churches who came together to help fundraise for the seed money to build this house.

We started building this house in mid-2019 with the expectation that it would be finished early spring of 2020.

The pandemic affected the timeline by 6 months or so, creating massive delays and elevated costs for materials. YOU came through for us, and together we raised over \$20,000 in a "home stretch" virtual fundraiser to finish the house.



The House That Faith Built

The house was finished in October of 2020, and shortly after, the home buyer, a mom of two young children, was able to close on the mortgage and move into their new home, just in time for the holiday season to kick in!

# Wolhavn Lane/Give Hope Build

>	>	>	>
Blitz Build Day, beginning	Blitz Build Day, ending	Home Buyer w/Volunteer	Siding and Shingles
			
August 2020	August 2020	September 2020	October 2020

This partnership with the Give Hope group led by Northwest School high school teacher, Marnie Hade, is our 61st build. It's located in the Northwest School district of Jackson county. We kicked off the project with a Blitz Build in August and anticipate a completion date of late April 2021.



800 Hibbard Ave.

## Hibbard

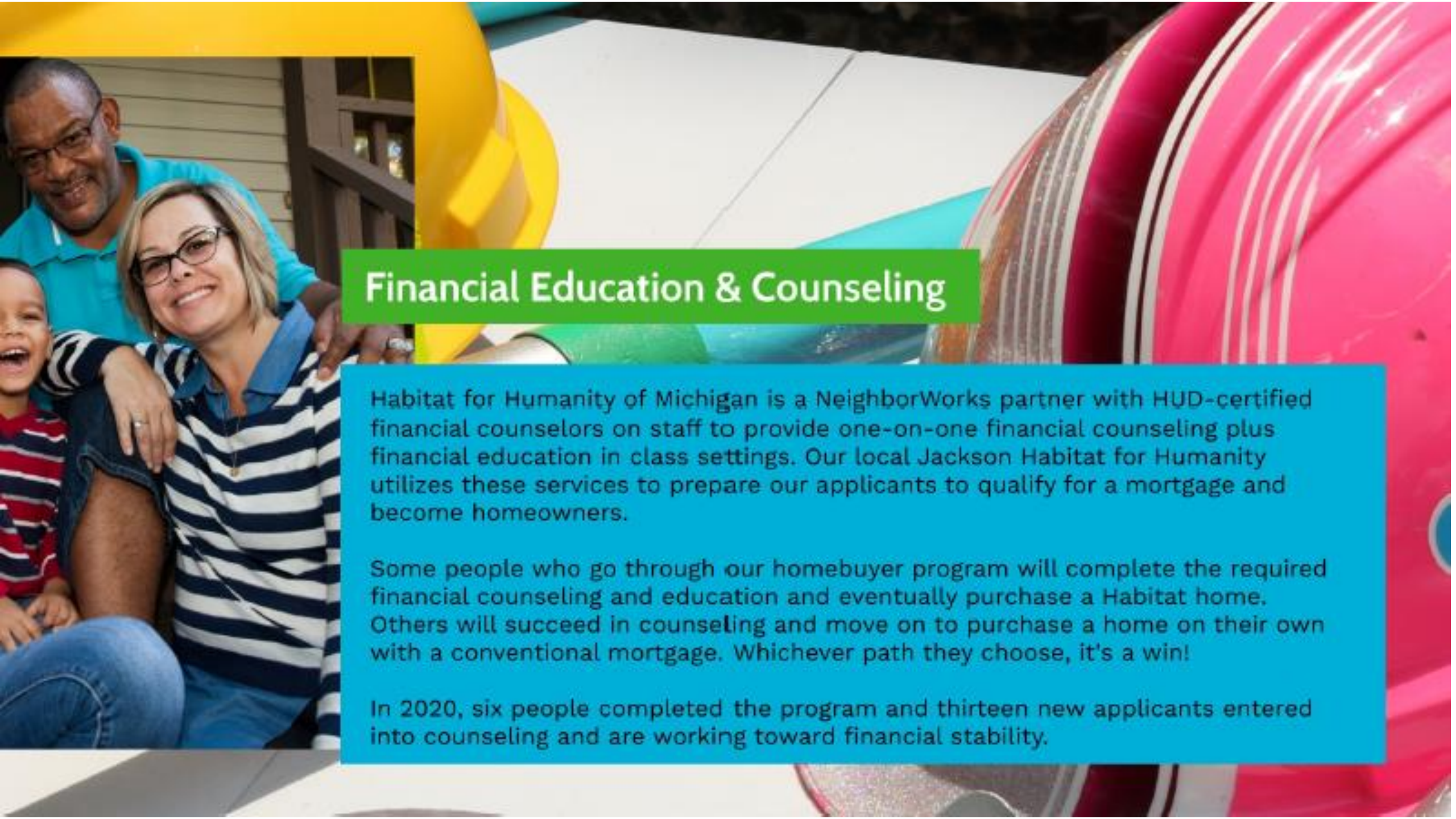
This gut rehab will be our 62nd build. We acquired the property from the City of Jackson in December 2020. The house was a blighted eyesore in the neighborhood. We began cleaning up the property and gutting the interior in December and expect the finished rehabilitation to be complete and ready for the new home buyer to purchase and move into by the end of 2021.

## Critical Home Repair Program

al Home  
rs



When the pandemic hit and the lock-down orders began, our repair program had to be put on pause while we figured out new protocols to operate safely and in the confines of the orders. As soon as we were able, we got back to work and assisted 18 families with repairs needed for health and safety.



## Financial Education & Counseling

Habitat for Humanity of Michigan is a NeighborWorks partner with HUD-certified financial counselors on staff to provide one-on-one financial counseling plus financial education in class settings. Our local Jackson Habitat for Humanity utilizes these services to prepare our applicants to qualify for a mortgage and become homeowners.

Some people who go through our homebuyer program will complete the required financial counseling and education and eventually purchase a Habitat home. Others will succeed in counseling and move on to purchase a home on their own with a conventional mortgage. Whichever path they choose, it's a win!

In 2020, six people completed the program and thirteen new applicants entered into counseling and are working toward financial stability.

# Thank You Supporters!

2020 was a challenging year, but thanks to you we were able to make a tremendous impact on families in our community.

YOU helped us provide opportunities for dozens of families to realize the dream of having a safe place to call home.



Major  
Donors

Organizations  
&  
Foundations

Individuals

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Jackson Build 2020

## Major Donors (\$2,000 or more)

American Title Company of Jackson  
Christoff & Sons Floor Covering, Inc.  
Comerica Charitable Foundation  
Dillon & Associates, Inc.  
Eaton  
Henry Ford Allegiance Health  
Jackson Community Foundation  
Joseph R. Miller  
Level One Bank  
Phil & Pat Willis Foundation  
Steven R. Hoekman & Nancy J. Bauer  
Charitable Fund  
Wells Fargo



## Organizations and Foundations

Commonwealth Engineers + Consultants  
Cook Foundation & Flatwork Inc.  
Consumers Energy  
County National Bank  
Dawn Food  
Gerdau  
Immanuel Lutheran Church  
Northwest Community Schools  
Jackson Area Association of REALTORS  
Jackson Host Lions Club  
Johnny's Tree Service  
Mount Hope Community Church

Planet Aid Inc.  
Plating Systems & Technologies  
RidgeCrest Health Campus  
Robbie Curtis Charitable Foundation  
South Central Credit Union  
South Jackson Community Church  
South Side Super Deli  
St. James Lutheran Church  
St. Joseph Knights of Columbus  
Council 9131  
The Alvin L. Glick Foundation  
United Way of Jackson County  
XCEL Staffing

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Jackson Build 2021

# Individuals

Al Davis  
Alan Levy  
Alexandra Holmstrom-Smith  
Allen Fagerlund  
Angela Shepherd  
Ann Collins  
Ashley Johnson  
Barb and Paul Wilcox  
Barb Maske  
Barbara B. and Robert Duke  
Barbara Sitar  
Barry and Lori Malek  
Barry Keatley  
Benjamin Mapes  
Beth Dewey  
Betty and David Lathrop  
Betty and James E. Bayne  
Betty Halsey  
Bev McGill  
Brenda Overbay  
Brian Krichbaum  
Brian Restuccia  
Bruce Beier  
Caden Evert  
Carolyn Moser  
Carrolyn Harris  
Cassandra Spicer  
Cassandra Wadsten  
Catherine and John  
McLaughlin, Jr.  
Reece and Charles Arehart

Charles J. Thor  
Cherie Good  
Cheryl Smith  
Chris Bouldrey  
Chris Greenshields  
Christina Breed  
Christopher Barnes  
Claudia Applegate  
Colleen Clanton  
Collin Cote  
Conrad Lee  
Corinne Prosniewski  
Craig Whitmore  
Curt Breneman  
Curtis and Tommie Bahn  
Dana Ashlock  
Dana Brown  
Daniel Thero  
David A. Junge  
David Atkins  
David Nall  
Dean Button  
Debbie Bartolovich  
Debbie Chambers  
Joanne and Delano Thomas  
Delia and Erick Johnson  
Denise Cooney  
Denise Curtis  
Denise Geisman  
Marcia and Dennis Whitehead  
Nancy and Dennis Hill  
Diana Eoll  
Diane L. Derby  
Don Peck  
Donald Larson  
Donald R. Tassie  
Douglas Warriner  
Ed Fagerlund

Edward Peterson  
Eileen Hawthorne  
Ellen Esrock  
Ellen High  
Eric Dorbeck  
Erma M. Turner  
Eugene Rudolph  
Evelyn Dielman  
Faith Murphy  
Jann and Gary Krupa  
George Richey  
Gerald Theeck  
Diane and Gordon Cattell  
Grace Prosniewski  
Gregory Monroe  
Gregory Obenchain  
Gwen Springer  
Harold Sanger, Jr.  
Harvey Slager  
Jack Restuccia  
Betsy and James Meyers  
Charlene and James Roberts  
Sherry and James Mapes  
James Grace  
James Hendler  
James Restuccia  
James Scott  
Jan Yeaman  
Jane and Brian Adamczyk  
Janet Osborn  
Jarah Moesch  
Jason Bilaski  
Jason Corey  
Jason Craft  
Jeanne Greenwald  
Jeff Karmol  
Jeff Kinstle  
Jeremiah Dawson  
Anita and Jerry Snyder  
Jesse Moore  
Jessica Crippen  
Carol and Jim Rumler

Jim Stark  
Joan and John Cummings  
Amber and John Lane  
Joan and John Dobben  
John Maloney  
John P. Dickey  
John Warfield  
John, Patricia, Jay and Steve  
Ziemba  
John, Sharon and Ryan  
Vanderpool  
Judith Haring  
Judy Haring-Green and  
Bruce Green  
Judy Sheridan-Gonzalez  
Julia and Kenneth Walz  
Julie Evers  
Julie Nelson  
Karen Askins  
Kathleen Gillette  
Kathryn High  
Kathryn Jukuri  
Kathy and Bruce Bigelow  
Keith Huntley  
Keith, Loren and Jeanette  
Acker  
Kellie Horner  
Ken Elenbaas  
Kierstie Rush  
Kim Gibbs  
Kristin Parkison-Olmsted  
Kelsey and Kyle Nelson  
L. Richard Schneider and  
Patrick Reardon  
Lara Hewson

Indivuals.  
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## Individuals (cont.)

Steve Atkins  
Sue and John Francey  
Taylor Parsons  
Terry Good  
Theresa and Martin Riske  
Rita and Thomas Parrish  
Thomas Begley  
Tim Atkins  
Todd Meyers  
Tovah and Nick Sheldon  
Tracy Dryer  
Tyler Everts  
Vickie Dillon  
Victor Marshall  
Victoria and Douglas  
Schrader  
Virginia Marron  
Visuya and Sadasiva Reddy

Laura Jurasek  
Laura Mobley-Corn  
Lesia Pikaart  
Lesley Bicy  
Lillian Udell  
Linda and Gene Trombley  
Linda and Ken Rogeven  
Lindsey Erb  
Lisa Birchman  
Lisa Carroll  
Lorene Dowding  
Lori Carr  
Lori Masters  
Lorraine and Mike Butchart  
Emma Grace and Lytle  
Miller  
Margaret Dowding  
Margaret Fountain  
Margaret Schedel  
Marjorie Barden  
Sandra and Mark Marcucci  
Marlis Crawford  
Marta Ross  
Martha Warner  
Martha Westbrook  
Martin Worden  
Mary Ellen Mulcrone  
Mary Sprague  
Matthew Logan  
Linda and Michael Killian  
Michael Wilson  
Jennifer and Mike Way

Mindy Bradish-Orta  
Molly and Dan Kaser  
Monica Moser  
Nancy Flint  
Ioana and Nicolae Oprea  
Pam and Jim Rossman  
Pamela Reeser  
Pastor Martha Porter-Reid  
Priscilla Gochanour  
Ramona Dean  
Randall M. Avery  
Rawleen Cristea  
Rebecca Moulton  
Richard Colonna  
Richard Somerville  
Richard Zaski  
Robert Blair  
Robert Giallombardo  
Robert Henning  
Robert Hirschman  
Rod Monasmith  
Rodrigo Belloc  
Sandra and Michael Nott  
Sandra Ferrell  
Sandra Tropp  
Sarah Gochanour  
Sasha Winslow  
Sheila Gould  
Sheila Troxel  
Shelly and Buzz Kasprzycki  
Shirley and David Lapinski  
Margie and Stan Dunn  
Stephen Rush

## Club 125

Christine and Kyle Hammond  
Bonnie and Thomas Lawitzke  
Sheila and Tim McLogan  
Frances and John Parker  
Kristina Person  
Susanna White

**GIVE**  
Jackson Build 20