



Habitat for Humanity[®]
of Michigan

2025

ANNUAL REPORT

Fiscal Year July 1, 2024 - June 30, 2025



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Letter from the President & CEO



Dear Friends of Habitat Michigan,

As we look back on fiscal year 2024–2025, I’m reminded that Michigan’s housing crisis is real and urgent, but so is the resolve of people who refuse to accept it as permanent. Across the state, Habitat affiliates, volunteers, donors, and partners came together to expand access to affordable homeownership and to help families remain safely housed. From new builds to critical repairs, and from veterans’ home modifications to local home preservation work, our network strengthened stability, safety, and dignity for households facing the greatest barriers.

This year also underscored that lasting housing security takes more than construction alone. Through housing counseling, financial education, Family Self-Sufficiency, Fair Lending Services, and down payment assistance, we helped families build the knowledge, credit, savings, and resources needed to move forward with confidence. And through community support and advocacy, including campaigns like Power of Home, we expanded the reach of local affiliates and the impact of every dollar invested.

Thank you for standing with Habitat Michigan and for believing in a future where safe, affordable housing is within reach for more of our neighbors. Together, we are building stronger families, stronger communities, and a stronger Michigan.

With gratitude,

Don Wilkinson

President & CEO

Habitat for Humanity of Michigan

Financials

\$450,545

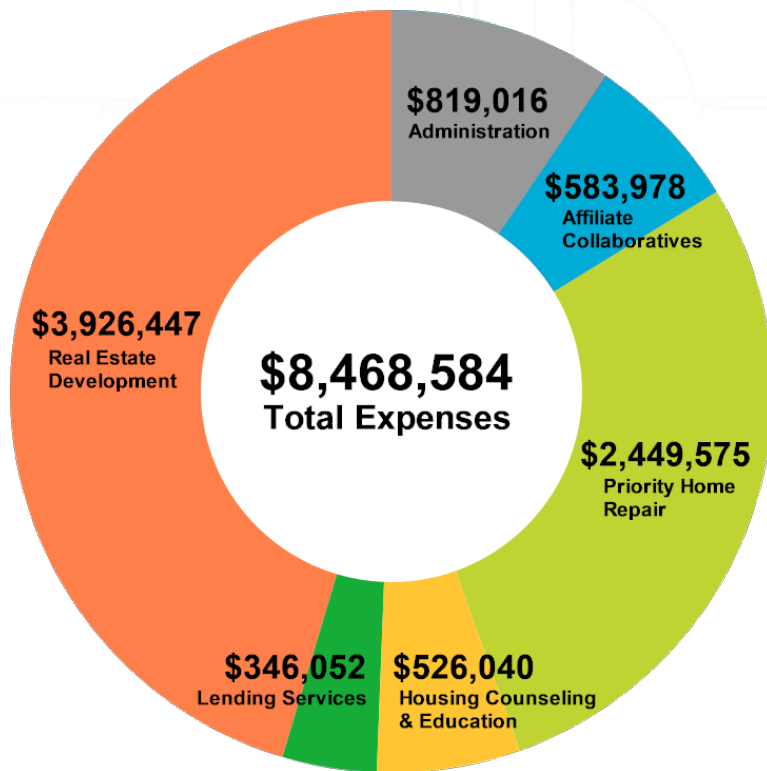
TOTAL LIABILITIES

\$3,577,708

TOTAL NET ASSETS

\$8,421,989

TOTAL REVENUE



Finance Ratios

Debt Ratio:	11.2%
Operating Margin:	-55%
Survivability:	42.25%
Current Ratio:	8.5%
Liquidity Ratio:	894%

Total Donations:

\$10,438,132

Projected Revenue Fiscal Year 2026

Contributions & Private Grants	\$924,000	13.86%
Federal Grants	\$4,023,122	60.34%
State of Michigan Grants	\$1,500,000	22.50%
Fee for Service Income	\$70,000	1.05%
Conference Sponsorships & Revenue	\$150,000	2.25%

Total: 6,667,122

Financial Readiness & Lending

Housing Counseling & Education

Habitat for Humanity of Michigan's Housing Counseling & Education program helps Michigan residents strengthen their financial footing and move toward stable, affordable homeownership. As a HUD-approved housing counseling agency, Habitat Michigan employs certified housing counselors and financial coaches who provide both individual counseling and group education to meet families where they are; whether they're building budgets and credit, preparing to buy a home, sustaining homeownership after purchase, or working to avoid foreclosure.



By walking alongside clients to remove barriers and set clear goals, the program turns uncertainty into a realistic path forward, giving more households the knowledge and confidence to secure and keep a safe place to call home.

Services Included

- Practical financial management tools
- Pre-purchase homebuyer education
- Post-purchase support such as home improvement planning and non-delinquency coaching
- Fair-housing and predatory-lending avoidance guidance
- Connections to local lenders and Habitat affiliates across the state.

Family Self Sufficiency Program

The Family Self-Sufficiency (FSS) program, offered in partnership with the Michigan State Housing Development Authority (MSHDA), supports Michigan residents who receive a Housing Choice Voucher as they work toward greater financial independence.

Habitat for Humanity of Michigan's FSS Resource

Coordinators walk alongside participants to set meaningful personal and financial goals and to build the skills and stability needed to reach them. As families grow their earned income and assume a larger share of their rent, MSHDA contributes matched savings into an escrow account on their behalf. When participants complete the program, those funds are released to help advance long-term goals such as homeownership, purchasing or repairing a vehicle, paying down debt, continuing education, or strengthening savings.

Partners



For many households, FSS is a bridge from housing assistance to lasting self-reliance — pairing practical coaching with real financial opportunity to open the door to a more secure future.



Down Payment Assistance

Habitat for Humanity of Michigan's Down Payment Assistance Program removes one of the biggest barriers to homeownership: the upfront cost of buying a home. Through this initiative, eligible homebuyers can receive up to \$15,000 to help cover critical expenses such as down payments, prepaid items, closing costs, or even to reduce loan principal, making sustainable homeownership more attainable for Michigan families.

By combining resources and education, Down Payment Assistance expands access to affordable homeownership, strengthens household stability, and helps communities across Michigan grow more secure and resilient.

Habitat has helped my family in ways we never thought was possible. Even working full time and doing my best to budget renting made it difficult to save. With this program and the down payment assistance it has been such a blessing— I never thought owning a home was possible. Through this program I have learned how to budget, how to prepare to be a homeowner, and pay off debt through the classes provided to us.



This program has been life changing and we are blessed with such a great community that stands behind supporting in any way and giving of their time. Time is what is given most through this process happens to be most valuable of them all.

*Araceli
Holland, MI
Lakeshore Habitat for Humanity Homeowner*

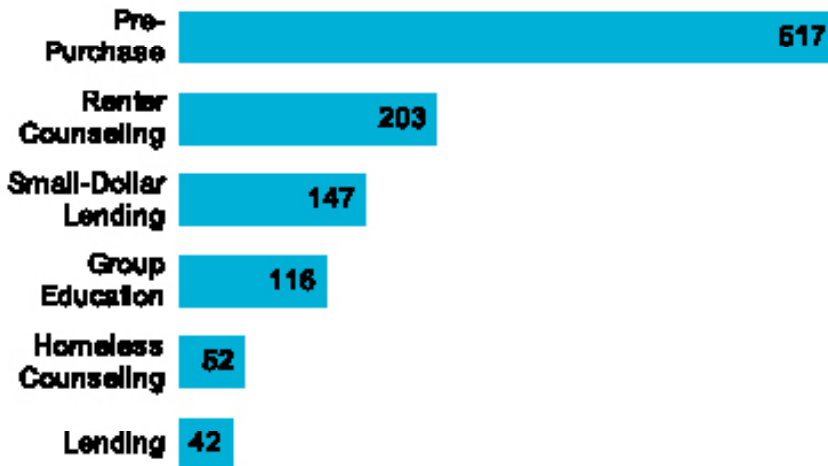
Fair Lending Services (FLS)

Fair Lending Services (FLS), a subsidiary of Habitat for Humanity of Michigan, is helping households build financial stability by offering a responsible alternative to high-cost, short-term debt. Too many Michiganders are pushed toward payday and other high-interest loans that can quickly spiral into a cycle of borrowing and hardship.

FLS breaks that pattern by providing fair, affordable small-dollar loans designed to meet urgent needs without predatory terms, while supporting clients on a path toward healthier credit and long-term security. Through this work, FLS is expanding access to safe lending options and helping more families keep their footing as they move toward greater economic resilience.

Scope & Mix

1,151 households supported across the housing journey



Partners



Client Outcomes

Savings:

55% increased savings

Median +\$1,100
among those who increased

Credit:

43% improved credit

Median +38 points
among improvers

Debt:

50% reduced debt

Median reduction \$1,270
among reducers

Income:

49% increased annual
HH income

Homeownership:

27 Purchased homes

Stability:

9 Brought mortgage
current

Downpayment Assistance

37

Households Served

Housing Promotion & Preservation

Family Self Sufficiency Program

Habitat for Humanity of Michigan's Priority Home Repair program helps homeowners stay safely in the homes they've worked so hard to maintain, because stable housing isn't just about shelter, it's about health, security, and dignity.

In partnership with local Habitat affiliates and committed community partners across the state, we make essential repairs for low-income households facing urgent conditions that could otherwise force them out of their homes.

From roof replacements and heating system repairs to accessibility upgrades and critical structural fixes, these projects address the issues that most threaten a family's ability to remain housed. By tackling problems early and thoroughly, Priority Home Repair reduces hazards, prevents small concerns from becoming unmanageable crises, and preserves the long-term affordability of homeownership.

Together with our donors, volunteers, and partners, we're strengthening neighborhoods and helping Michigan families remain rooted in safe, decent homes.

Partners

Consumers Energy

FOUNDATION

Consumers Energy

Count on Us®

DTE
Foundation



57

Houses Repaired

101

Adults Served

19

Children Served

47

Veteran Households
Served

26.65%

Average AMI

Veterans Housing Rehabilitation & Modification Program (VHRMP)



Habitat for Humanity of Michigan's Veterans Housing Rehabilitation & Modification Program is rooted in a simple belief: the people who served our country should be able to live safely and comfortably in homes that support their lives today. Working in partnership with the U.S. Department of Housing and Urban Development (HUD), we help veterans remain in place by completing critical home repairs and accessibility upgrades tailored to each household's needs.

From addressing urgent health-and-safety issues, such as roofing, heating, or major mechanical updates, to installing ramps, adapting bathrooms, and widening doorways, these improvements increase both the functionality of the home and the veteran's day-to-day independence.

For veterans facing mobility limitations or unsafe living conditions, the work is transformative, restoring stability, preserving dignity, and honoring their service in a tangible, lasting way.

47

Veteran Households
Served

Prison Build Program

Partners

Habitat for Humanity of Michigan's Prison Build Program reflects our belief that safe, decent, affordable housing should be within reach for everyone, including people working toward a fresh start.

Through a collaborative partnership with Habitat for Humanity, the Michigan Department of Corrections, and skilled trades educators, incarcerated participants receive hands-on construction training while contributing directly to Michigan's affordable housing solutions.

Participants build high-quality walls, sheds, and other essential home components that are used in Habitat projects across the state, helping affiliates reduce costs and accelerate build timelines. At the same time, the program equips individuals with real, marketable skills and a pathway to employment upon reentry, strengthening futures for participants while expanding housing opportunity for families and communities statewide.



26

Families Served



*To the Prisoners from the MDOC Prison Cabinet Build Program;
Thank you for the cabinets, they are absolutely breathtaking! I
am beyond blessed to have such craftsmanship in my new home.*

- Melissa Iocca

2024 Affiliates in Motion Conference

In 2024, Habitat for Humanity of Michigan convened affiliates, leaders, and partners from across the state for the AIM & HOMES Conference, the organization's premier annual gathering focused on collaboration, learning, and impact. This year marked the first time the Affiliates in Motion (AIM) Conference and the HOMES Summit were held together, reflecting a unified approach to advancing Habitat's work in Michigan.



Guided by the theme “Building Blueprints of Change Together,” the conference emphasized innovation, shared learning, and strategic partnerships to strengthen affordable housing efforts statewide. Attendees participated in educational sessions, networking opportunities, and the annual awards banquet, and were inspired by a keynote address from Nick Lavery. The conference reinforced the value of collaboration and equipped participants with insights and connections to support continued progress in communities across Michigan.

232

Total Attendees

39

Affiliates Represented

19

Volunteer of the Year Recipients



2024 AIM Conference Award Winners

These awards recognize outstanding achievements and contributions to the Habitat for Humanity mission in Michigan.

“These award winners exemplify the innovation, dedication, and community spirit that drive Habitat for Humanity’s mission forward,” said Don Wilkinson, President & CEO of Habitat for Humanity of Michigan. “Their efforts have made a significant difference in their communities and in the lives of families seeking safe, affordable housing.”

Affiliate of the Year

Cheboygan County Habitat for Humanity

ReStore of the Year

Habitat for Humanity Grand Traverse Region

Homeowner of the Year

Donyelle Till, Habitat for Humanity Detroit

Sponsors



Affiliate Collaboratives

2025 Power of Home

Habitat for Humanity of Michigan's Power of Home campaign is our statewide peer-to-peer fundraiser that rallies supporters to help more Michigan families achieve safe, affordable homeownership.

In partnership with Consumers Energy, the campaign directs donations to local Habitat affiliates across the state, multiplying community impact where housing need is greatest. Gifts go further through Consumers Energy's matching commitment: \$1 matched for every \$2 raised, up to \$100,000, encouraging early and generous participation.

Running annually from April through July, Power of Home strengthens Habitat's ability to build and repair homes, expand housing stability programs, and keep affordability within reach for more neighbors across Michigan.

\$300,000 Raised

for Habitat affiliates in Michigan

Partner



Advancing Affordable Homeownership

Turning State Investment Into Homes for Michigan Families

Demonstrating the Impact of 2023 State Appropriations on Affordable Housing in Michigan

$$\$10M + \text{Icon of family under a house} = \$20.5M$$

State Funds

New homes for
83 families!

In 2023, Habitat for Humanity of Michigan received a transformative \$10 million in appropriations from the state budget to advance Michigan's housing plan. This investment has empowered Habitat affiliates across the state to increase the production of affordable homes.

40!

That's how many Habitat affiliates used the funds to build new homes.

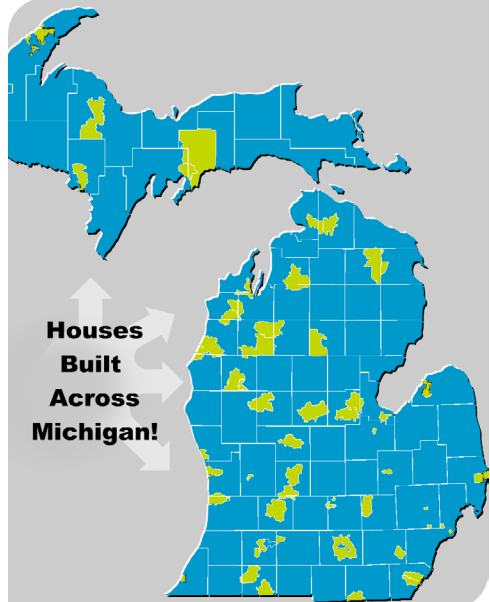
INVESTMENT BREAKDOWN

- 
\$1 MILLION
 Revolving Capital Loan to Habitat Affiliates
- 
\$7.3 MILLION
 Direct Construction Funding
- 
\$100,000
 Matched Savings Program
- 
\$600,000
 Down Payment Assistance
- 
\$1 MILLION
 Habitat Michigan Administration Costs



83 NEW homes for Michigan Families valued at \$18M!

Michigan communities to see hundreds of thousands in new local tax revenue



Houses Built Across Michigan!

\$20.5M could ripple into \$31-\$37M in overall economic growth!

Board of Directors

Don Wilkinson, President/CEO

Juan Zuniga, Board Chair

Marty Spencer, Board Vice Chair

Carolyn Bloodworth, Immediate Past Chair

Matt Szubinski, Board Treasurer

Sarah Ulrich, Board Secretary/Affiliate Rep

Craig Erzen, Board Member

Sheila Everts, Affiliate Rep

Fred Fechheimer, Board Member

Ted Fines, Affiliate Rep

Deanna Johnson, Affiliate Rep

Yvonne Lewis, Board Member

Daniel Lynch, Board Member

Tomara Nolen, Board Member

Deborah Smith-Olson, Board Member

Beverly Thiel, Affiliate Rep

Will Thompkins, Board Member

Staff

Donald M Wilkinson, President/CEO

Wendy Clow, Director of Operations

Jolie Nelson, Comptroller

Sue Ortiz, Chief Programs Officer

Ernesto Villarreal, Manager of Human Resources and Information Technology

Anitra Austin,
Housing Counseling & Education Manager

Mary Ayers,
Housing & Financial Counselor

Jessica Burbidge,
Housing & Financial Counselor

Kathleen English,
Housing Resource Manager

Laura L Fuller,
Events & Association Manager

Rafael Gonzalez-Delgado,
Housing & Financial Counselor

Ashley L Hamilton,
Loan & FSS Intake Processor

Angie Hamlett,
Lending Manager & Deputy Director of FLS

Daeja Henderson,
Leads & Compliance Coordinator

Jacob T McGarry,
Administrative Assistant

Jocelyn Murchison,
Intake Specialist-PHR

Jennifer Naylor,
Grant Support & Compliance Specialist

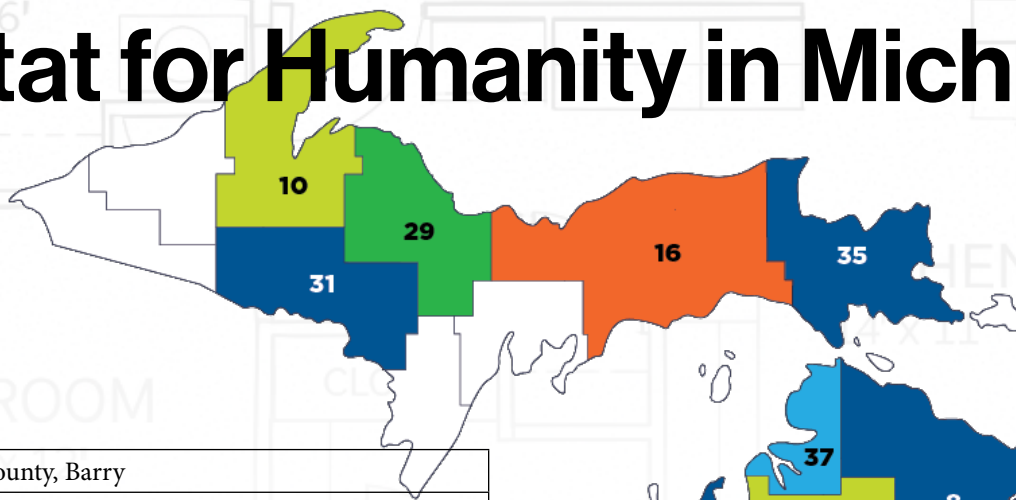
Jennifer Speaks,
Home Repair Programs Manager

Lydia Tabat,
Housing and Financial Counselor

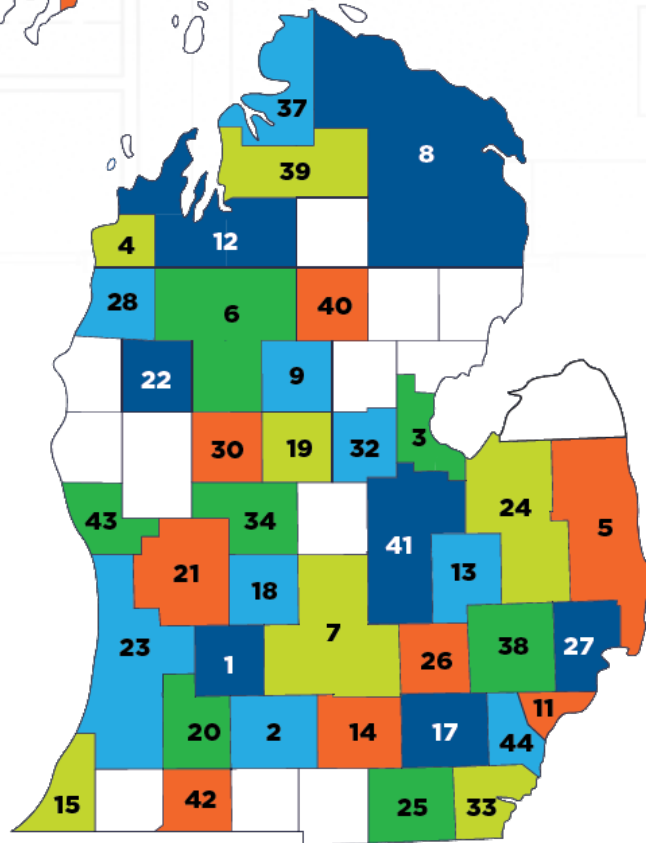
Jamie Wegryn-Jones,
Intake and Loan Processor

MeAyla Woods,
Housing and Financial Counselor

Habitat for Humanity in Michigan



1	HFH Barry County, Barry
2	Battle Creek Area HFH, Calhoun
3	Bay County HFH, Bay
4	HFH Benzie County, Benzie
5	Blue Water HFH, St. Clair/Sanilac
6	Cadillac Area HFH, Wexford/Osceola/Missaukee
7	HFH Capital Region, Ingham/Eaton/Clinton
8	Northwest Michigan HFH, Cheboygan/Charlevoix/Emmet
9	Claire County HFH, Clare
10	Copper Country HFH, Houghton/Baraga/Keweenaw
11	HFH Detroit, Eastern Wayne
12	HFH Grand Traverse Region, Grand Traverse/Leelanau/Kalkaska
13	Genesee County HFH, Genesee
14	Greater Jackson HFH, Jackson
15	Harbor HFH, Berrien
16	HFH HiawathaLand, Alger/Luce/Schoolcraft/Western Mackinaw
17	HFH of Huron Valley, Washtenaw
18	HFH of Ionia County, Ionia
19	HFH Isabella County, Isabella
20	Kalamazoo Valley HFH, Kalamazoo/Otsego Twp in Allegan Co.
21	HFH of Kent County, Kent/eastern half of Ottawa
22	Lake County HFH, Lake
23	Lakeshore HFH, western half of Ottawa/Allegan, Van Buren
24	HFH of Lapeer-Tuscola, Lapeer/Tuscola
25	HFH of Lenawee County, Lenawee
26	Livingston County HFH, Livingston
27	Macomb County HFH, Macomb
28	Manistee County HFH, Manistee
29	Marquette County HFH, Marquette
30	Mecosta County HFH, Mecosta



31	HFH Menominee River, Dickinson/Iron
32	Midland County HFH, Midland
33	HFH of Monroe County, Monroe
34	Montcalm County HFH, Montcalm
35	North Star HFH, Chippewa/East Mackinaw (inc. St. Ignace)
36	Northeast MI HFH, Alpena/Alcona/Presque Isle/Oscoda/Montmorency
37	HFH of Oakland County, Oakland
38	Otsego-Antrim HFH, Otsego/Antrim
39	Roscommon HFH, Roscommon
40	Saginaw-Shiawassee HFH, Saginaw - Shiawassee
41	HFH of St. Joseph County, St. Joseph
42	Tri-Cities Area HFH, Ottawa/Muskegon
43	Western Wayne HFH, Western Wayne