



2024

Annual Report

July 1, 2023 - June 30, 2024

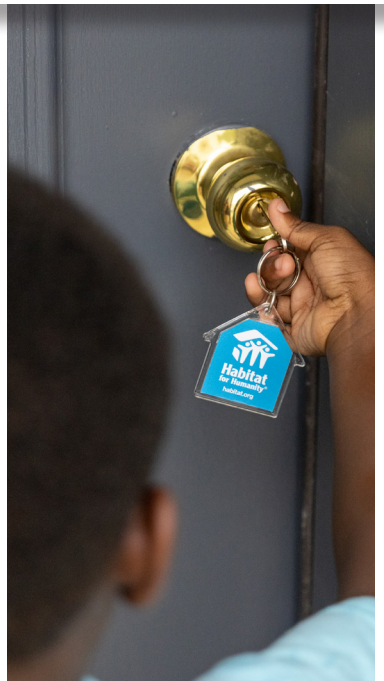
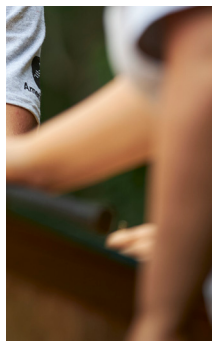
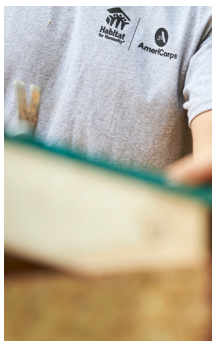


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Letter from The President

Friends,

Looking back on the year, I am reminded of the strength and resilience that define Habitat for Humanity of Michigan. This past year was one of transformation, as our organization navigated significant leadership changes. While transitions can bring uncertainty, they also provide an opportunity to evolve, refocus, and build on the foundation of our mission with renewed energy and purpose.

Through this period of change, one thing has remained steady – our commitment to supporting Michigan Habitat affiliates in our collective vision of a world (Michigan) where everyone has a decent place to live. We continue to strengthen our programs, expand our reach, and refine our strategies to better serve Michigan families. Our board, staff, and local affiliates have embraced this season of renewal, bringing fresh ideas, innovative solutions, and a deep dedication to the affiliates we serve.

Of course, none of this would be possible without the support of our partners and donors. Private businesses, government agencies, faith communities, and individual supporters play a crucial role in advancing our mission. Your generosity fuels the work of our Habitat affiliates across the state, ensuring that families achieve the stability and independence that homeownership provides.

Looking ahead, we are inspired by the momentum we have gained. With a revitalized team, strong partnerships, and an unshakable belief in the power of home, we are poised for even greater impact. Thank you for being part of this journey and for your continued commitment to building a better Michigan – one home, one family, and one community at a time.

With gratitude,

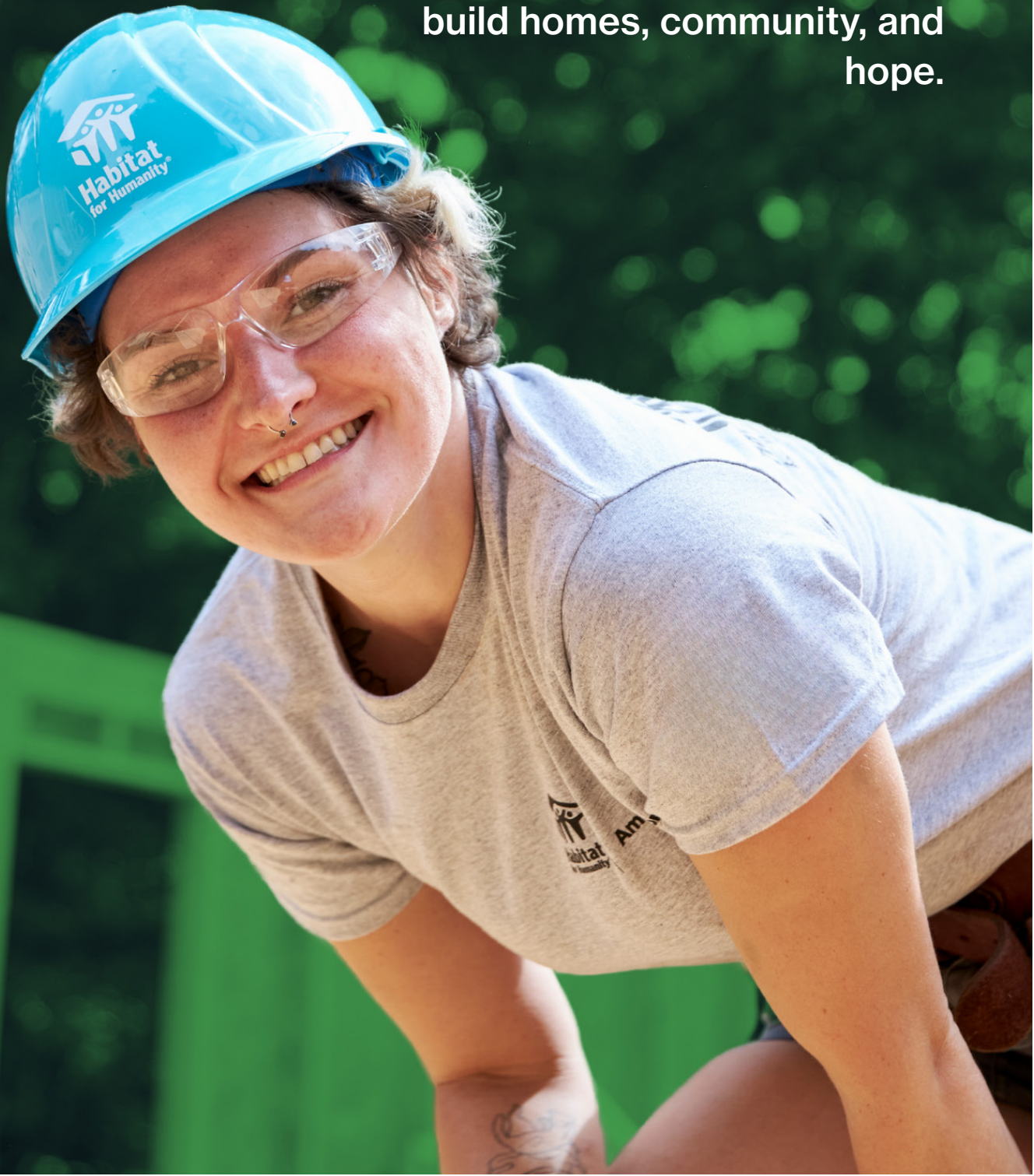


Don Wilkinson

Don Wilkinson
President & CEO

Habitat for Humanity of Michigan's Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, community, and hope.

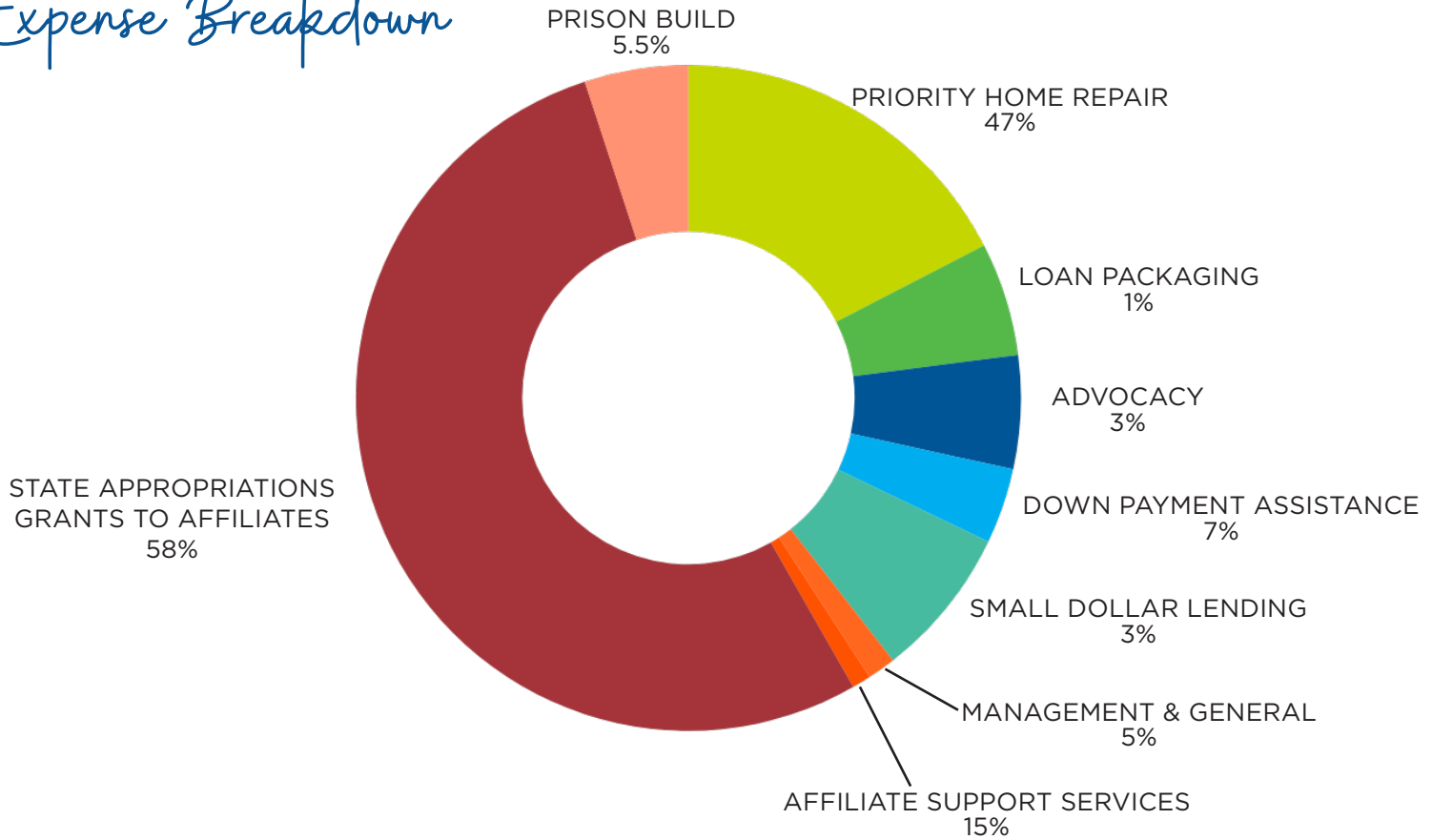


Financials

Total Revenue

\$8,608,880

Expense Breakdown



Michigan State Appropriations

Maximizing State Investments for *Affordable Homeownership*

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.

Through grants made to Habitat affiliates, we have been able to maximize the state's investment – turning \$5 million into over \$9 million in home production value. So far, 38 Habitat affiliates have utilized \$4.5 million of the funding to build 48 new homes, helping Michigan families achieve the dream of homeownership.

The work isn't done yet. The second half of the funding is now being deployed to support even more home construction and provide critical resources for homeownership opportunities. By September 2025, these funds will help deliver additional homes and strengthen pathways to affordable housing across the state.

38 
Affiliates received Grants

\$4.5M
Deployed

 **48**
New Homes Built



Housing Counseling & Financial Education

Empowering Homeownership

We believe that homeownership should be accessible to all, and that starts with financial stability and education. Through our Housing Counseling and Financial Education program, we provide individuals and families with the knowledge and tools they need to navigate the path to homeownership, improve financial well-being, and achieve long-term housing success.

Our HUD-certified housing counselors work one-on-one with clients across the state, offering expert guidance in budgeting, credit improvement, savings strategies, and sustainable homeownership planning. We also provide group education sessions that cover essential topics such as pre-purchase counseling, foreclosure prevention, rental readiness, and financial capability.

By addressing the financial barriers to homeownership, we are ensuring that more Michigan residents have the opportunity to achieve stability, equity, and generational wealth through homeownership. Together, we are building stronger financial futures – one family at a time.

1,299

Households Served

 **46**
in HC&E

Households Served
that went on to
purchase a home

Partners:



Veterans Housing Rehabilitation & Modification Program

Honoring Service

Every veteran deserves a safe, comfortable, and accessible home. In partnership with the U.S. Department of Housing and Urban Development (HUD), our Veterans Housing Rehabilitation & Modification Program is dedicated to ensuring that those who have served our country can live with dignity in homes that meet their needs.

Through this initiative, we provide essential repairs and modifications tailored to improve the safety and functionality of veterans' homes. Whether addressing critical structural concerns like roof repairs, heating, and mechanical system updates, or making accessibility modifications such as ramp installations, bathroom adaptations, and widened doorways, we are committed to enhancing quality of life.

For veterans facing mobility challenges or unsafe living conditions, these modifications are more than just repairs – they are a lifeline to independence and stability. We recognize the sacrifices made in service to our country, and through this program, we honor that service by giving back in a meaningful way.

46 Households Served

Partner:



Fair Lending Services

Breaking The Cycle Of High Interest Debt

Access to fair and affordable credit is essential for financial stability, yet millions of Michiganders rely on high-interest payday loans that trap them in a cycle of debt. Fair Lending Services (FLS), a subsidiary of Habitat for Humanity of Michigan, is changing that by offering responsible small-dollar loans as a safe alternative to predatory lending.



45 Loans Made

\$2,717

Average Loan Per Customer

\$122,276

Total Amount Loaned

Family Self Sufficiency Program

The Family Self-Sufficiency (FSS) program, administered in partnership with MSHDA, supports Michigan residents with a Housing Choice Voucher in their journey toward financial independence.

Habitat for Humanity of Michigan's FSS Resource Coordinators guide participants in setting and achieving personal and financial goals. As participants increase their earned income and take on a larger share of their rent, MSHDA deposits funds into an escrow account on their behalf. Upon program completion, participants receive their accrued savings, which can be used for homeownership, vehicle purchases or repairs, debt repayment, education, or savings.

Many FSS participants aspire to homeownership, and Habitat helps them prepare by improving credit, increasing savings, reducing debt, and expanding financial education.

Peggy, a senior citizen on a fixed income, once owned a home but had been living in a small urban apartment. She longed for more space and to be closer to her daughter and grandson, who lived over an hour away. Without a car, visits were difficult. Determined to become a homeowner again, Peggy joined the FSS program for support in achieving financial stability and preparing for homeownership.

With her FSS Resource Coordinator's guidance, she applied for MSHDA's Key to Own program, working to pay off debt, save for her home, and complete financial and homebuyer education. Despite health setbacks, she stayed committed and met all program requirements. In October 2024, Peggy proudly purchased a home in a rural community, now just 30 minutes from her family. Overjoyed, she called to share the news and later invited HFHM staff to visit. She proudly gave a tour, celebrating the home she had worked so hard for

Partner:



Priority Home Repair Program

128

Houses Repaired

186

Adults

57

Children

24

Veteran Households

38%

Average Area Median Income (AMI)

At Habitat for Humanity of Michigan, we believe that homeownership is more than just having a roof over your head – it’s about long-term stability, safety, and dignity. Through our Priority Home Repair program, we help low-income homeowners address critical health and safety concerns that, if left unattended, could threaten their ability to remain in their homes.

In partnership with local Habitat affiliates across the state, the Priority Home Repair program focuses on essential repairs, such as roof replacements, accessibility modifications, heating system repairs, and structural improvements. These repairs not only enhance the quality of life for homeowners but also prevent minor issues from escalating into costly, unmanageable crises.

Together, with our donors, volunteers, and partners, we are preserving homes, strengthening neighborhoods, and building a brighter future for Michigan families.

Partners:



Down Payment Assistance Program

Opening Doors To Homeownership

Habitat for Humanity of Michigan, in collaboration with the Michigan State Housing Development Authority, offers a Down Payment Assistance Program designed to make homeownership more accessible for Michigan families. Through this initiative, eligible homebuyers can receive up to \$15,000 to help cover essential costs such as down payments, prepaid expenses, closing costs, and even reduce the loan principal – making the path to owning a home more affordable.

Beyond financial assistance, the program empowers participants with certified pre-purchase homebuyer education, equipping them with the knowledge and confidence needed for long-term success as homeowners. By combining financial resources with education, this initiative strengthens Habitat for Humanity's commitment to building stable, affordable housing opportunities.

By easing the upfront financial burden of purchasing a home, the Down Payment Assistance Program helps more individuals and families achieve their dream of homeownership – contributing to stronger, more resilient communities across Michigan.



This program has made it possible for me to give my three young boys a safe, stable, loving home where they can have their childhood back! We have moved 6 times in this past year, and many of the places were unsafe or temporary. Without this funding I would not be able to afford to live in a permanent residence, and we would be moving on a regular basis due to the increasing cost of rent. This has afforded us the opportunity of having a “forever home” where my kids can grow up and establish roots in one area. I am truly grateful for the chance to make our dream a reality and could not have done this without the help of MSHDA down payment assistance.

Jenifer

Lakeshore Habitat for Humanity Homebuyer



23

Families Served

Partner:



Prison Build Program

Building Second Chances:

The impact of Michigan's Prison Build Program

At Habitat for Humanity of Michigan, we believe that everyone deserves a safe, decent, and affordable place to call home – including those seeking a fresh start. The Prison Build Program is a powerful example of how second chances can transform lives while addressing Michigan's housing crisis.

Through this innovative partnership between Habitat for Humanity, the Michigan Department of Corrections, and skilled trade educators, incarcerated individuals gain valuable hands-on training in construction. Participants build high-quality walls, sheds, and other home components that are then used in Habitat homes across the state. The program not only helps meet the urgent need for affordable housing but also provides these individuals with marketable skills, paving the way for stable employment upon reentry.

Partners:



32
Families Served



“Partnering with Habitat for Humanity and the Prison Build program is a blessing that will impact my family for the rest of our lives. It isn't just about having a home. It's much more special when you have programs like Prison Build that are handcrafting items by people giving back and trying to re-build something not just for others, but for themselves. It doesn't just give everyone involved valuable skills, but it also gives everyone hope for a fresh start in life. Knowing my home is being built by hearts committed to change makes it that much more special.”

Bethany

Cadillac Area Habitat for Humanity Homebuyer

2023 Affiliates in Motion Conference



In 2023, Habitat for Humanity of Michigan hosted another successful Affiliates in Motion (AIM) Conference, bringing together Habitat affiliates from across the state for a dynamic and inspiring gathering. Held annually, AIM is Michigan's premier event for Habitat leaders, staff, and partners to connect, learn, and grow together.

With the theme "Celebrating Our Past, Building Our Future," the 2023 conference honored the rich history of Habitat's impact in Michigan while equipping affiliates with the tools, knowledge, and connections to advance their work in the years ahead. Attendees engaged in insightful sessions on topics such as leadership development, innovative homeownership solutions, advocacy, and strengthening community partnerships.

In addition to educational sessions, AIM 2023 fostered invaluable networking opportunities, allowing affiliates to share best practices, celebrate successes, and collaborate on the challenges and opportunities ahead.



Total Registration

301



Affiliates Represented

33



Volunteer of the
year Recipients

22



With Thanks to Our Generous Supporters

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Charityproud
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Consumers Energy Foundation
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HRC Realty
HUD
Independent Bank
James Griffen
James Van Dam
Jenkins Foundation
Jerrie Sigworth
Jerry Lirette
Jerry Vidis
John Williams (C)
Jonathan and Alison Lane
Joyce Renfrew
JP Morgan Chase Bank
Karen Kaczmarek
Katharine A. Kuntz
Kathleen Becker
Lake Trust Credit Union
Leslie Rodriguez
Mercantile Bank of Michigan
Michigan Association of Health Plans
Michigan Conf. United Church
Michigan Credit Union League
Michigan Land Title Assoc

Millie Bender
MSHDA
National Guard Assoc. of MI
NCRC
NeighborWorks America.
Network for Good
Old National Bancorp
ONEHOPE Foundation
Patricia Ann Tusick, TTEE.
Penny Wallace & Leonard Bornor
Pete Mokris
Ray & Jackie Easton
RDM Associates
Rebecca Schein
Ruth Collins
Ruth Wagner
S. Michlin & D. Schottenfels Fund
Sally Harwood
Schauer Group
State of Mich - AAH
Stephen Lukezich
Teresa West
The Auto Club Group (AAA)
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Jennifer Naylor
Grant Compliance &
Support Specialist

Sue Ortiz
Chief Programs Officer

Kathleen English
Housing Resource Manager

Cassie Neller
Lending Intake Specialist

Wendy Clow
Director of Marketing
& Communications

Rafael Gonzalez
Housing & Financial Counselor

Jennifer Speaks
Home Repair Program Manager

Ernesto Villarreal
Manager of Human Resources &
Information Technology

Angie Hamlett
Lending Fund Manager

Lydia Tabat
Housing and Financial Counselor

Jolie Williams
Accounting Assistant

Daeja Henderson
Leads & Compliance Coordinator

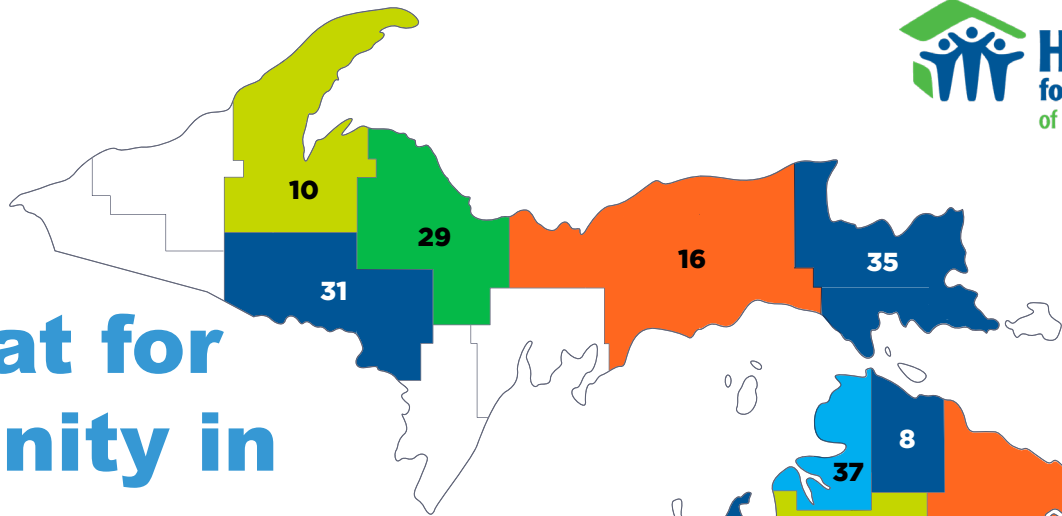
Jamie Wegryn-Jones
Intake and Loan Processor

Anitra Austin
Housing Counseling &
Financial Educator

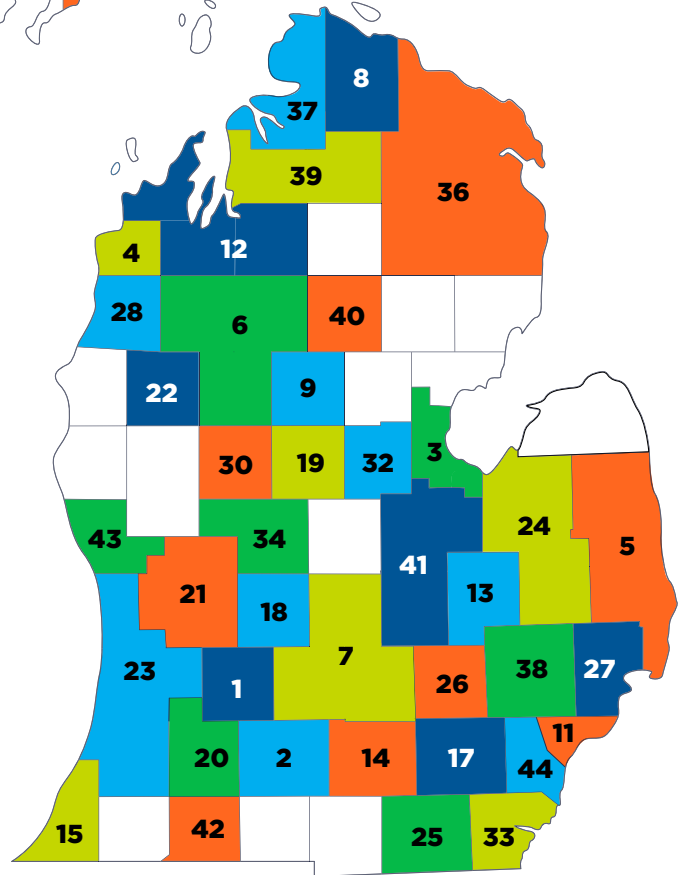
Giovanni Ireland
Housing & Financial Counselor

Joycelyn Murchison
Grant Compliance &
Support Specialist

Habitat for Humanity in Michigan



	Affiliate	Counties Served
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	Cheboygan County HFH	Cheboygan
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	Northwest MI HFH	Charlevoix/Emmet
38	HFH of Oakland County	Oakland
39	Otsego-Antrim HFH	Otsego/Antrim
40	Roscommon HFH	Roscommon
41	Saginaw-Shiawassee HFH	Saginaw - Shiawassee
42	HFH of St. Joseph County	St. Joseph
43	Tri-Cities Area HFH	Ottawa/Muskegon
44	Western Wayne HFH	Western Wayne