



2019 Fiscal Year Annual Report

**Providing affordable housing and critical home repairs to our friends and neighbors across Dane County**



3101 Latham Drive | Madison, WI 53713 | 608.255.1549 | [habitatdane.org](http://habitatdane.org)

# SCALING UP TO SERVE MORE FAMILIES



Habitat for Humanity of Dane County is all about homeownership – no matter if folks have lived in their home for decades, have never owned a home before, or maybe don't even qualify for our programs.

In the last 32 years, Habitat has given house keys – and mortgages – to 287 families by building new, or rehabbing existing, homes.

You may not know we also partner with homeowners across Dane County to complete home repairs. Through the Habitat Home Repair program, we're proud to put in wheelchair ramps and fix critical issues to help struggling homeowners stay in their current homes. To date, we've completed 29 repair projects from Sun Prairie all the way to Mt. Horeb.

At Habitat, we also partner with families through our Financial Capability program. Over the last few years we've worked with families who don't qualify for Habitat homeownership to build their credit, budgeting skills and financial health, so they can become homeowners by qualifying for Habitat homeownership or traditional financing outside the Habitat program.

All three of these homeownership building strategies fuel our mission of building a world where everyone has a decent place to live. We know having a safe and affordable place to call home does so much to boost a family's financial security – and the results can be life changing!

Our partner families don't need or want a handout. They just need a hand up. And that's exactly what Habitat provides. A hand up, along with a 30-year mortgage with below-market interest rates, and monthly mortgage payments capped at 30 percent of the family's income. In return, our partner families invest 375 hours of "sweat equity" building their homes alongside volunteers. That's what makes Habitat homeownership affordable and sustainable for Dane County families.

One of the most rewarding parts of our job is seeing so many homeowners finally having a safe and affordable place to live – many for the first time ever. Habitat builds 15 to 20 homes each year and we'd love for you to see this firsthand, too! Join us at an upcoming home dedication so you can meet a homeowner, shake their hand, and see their pride when they show you their family's kitchen and their bedrooms – and see their pure happiness in having a place to call home.

Thank you for helping build the strength and stability Dane County families need to stand on their own. We are so grateful for your support!

Warmest regards,



Valerie Renk  
CEO  
Habitat for Humanity  
of Dane County



Jason Kadow  
2019 Board Chair  
Habitat for Humanity  
of Dane County



# GIVING A HAND UP, NOT A HANDOUT

For more than 32 years, we've seen firsthand how homeowners can invest in themselves – many for the first time ever – with each mortgage payment they make. This is how homeownership breaks the cycle of generational poverty for families.



## Meet Jean, Habitat's Newest Homeowner

My name is Jean and I'm a single father with three children; 19-year-old Olga, 18-year-old Sandra, and 14-year-old Isaac. For me, attempts to qualify for a traditional mortgage were unsuccessful. Finding a place we could call home has been a long and emotional journey. Over the years, renting apartments has become more expensive and harder to bear. It's tough to keep up with the expenses of everyday life as a single father.

My journey to Habitat homeownership first started in 2016. I applied for a Habitat home and unfortunately was denied. This setback didn't stop me; but encouraged me to work harder. I spent the next year working on my finances and applied again for Habitat homeownership – and this time I was accepted.

When I was accepted, I was super excited. I could not even imagine. I put music on and started dancing! My daughter came home, turned off the music and said, "Tell us what's going on!" I told her, "We were approved for a house." Everyone was so happy. All of us were singing and dancing. That day was Sept. 22, 2017. I'll never forget it.

Since then, I've been busy attending more than 40 hours of courses preparing for homeownership and completed more than 400 hours in "sweat equity" between volunteering at Habitat ReStore, and on Habitat construction sites. I had no construction experience, I just learned it. I've hammered nails to build the frame, put up drywall, put carpet on the floors – I've done almost everything.

I've been so inspired by Habitat volunteers and donors throughout the process. Working with people whose only motivation is wanting to help others is super unique. Because of them, I will be able to provide something better for my children.

Now, three years after initially contacting Habitat, my family was able to celebrate our first Christmas in our own Habitat home in Sun Prairie. There are not enough words to explain my joy and happiness. Habitat is the light at the end of my tunnel. Being able to join the Habitat neighborhood in Vandenburg Heights is one of the most beautiful and overwhelming feelings I have ever had.

We are so happy to put down permanent roots and not have to change school districts. I consider my kid's education a top priority in my life. I graduated from UW-Madison and I work full time as a laboratory technician. Besides school, my kids play sports and I am very proud of my them because they're humble, respectful and Christian believers.

To have a place to call home is very exciting for us. In a life where I'm not able to provide everything for my children, I am now able to provide a home for them. For me, this home means a peace of mind. It means creating a legacy for my children.

Having your own house, you are investing in yourself. I value education. My kids value education. With our own house, my kids will set up everything in their rooms and be free to study in a good environment, a better environment than where I grew up.

Habitat, for me, is like a salvation. That's what I feel for Habitat.

Thank you for being a part of that!

**Jean**



## PROVIDING CRITICAL HOME REPAIRS TO THOSE THAT NEED THEM THE MOST

In the last couple years Habitat has not only built and rehabbed homes for new homeowners, but started the Habitat Home Repair program designed to preserve homes and revitalize neighborhoods by providing a low-cost solution to assist struggling homeowners with home improvements.

The need is so great and Habitat is committed to helping as many Dane County families as possible stay in their current homes by using the same Habitat volunteers who build homes, to repair them as well.

We're proud to fix critical issues for groups we're so committed to serving -- low-income families, single parents, elderly homeowners, veterans, people with disabilities and even those facing city code violations or insurance policy cancellations who are struggling to keep their homes on a tight budget.

Studies show once homes are better maintained, others in the neighborhood tend to follow suit. Increased community involvement, higher voting rates, and even lower crime rates often follow such initiatives. The Habitat Home Repair program is helping communities across the county stay strong.

# MAKING A MEANINGFUL IMPACT IN DANE COUNTY

Every dollar and every volunteer hour goes directly towards delivering programs and services that make a difference right here in our community.

## HABITAT HOMEBUILDING

Habitat builds and rehabilitates safe, decent, and affordable homes with volunteer labor and donations of money and materials. Habitat sells the homes to partner families at market value, and homes are financed with affordable, low- or no-interest loans. Homeowners put in 375 hours (or 325 hours for a single-adult family) in sweat equity by building homes on the construction site, attending Habitat educational classes, working at Habitat ReStore, baking snacks for volunteers, and office work.

## HABITAT HOME REPAIR

Through volunteer labor, Habitat is preserving homes and revitalizing neighborhoods one house at a time. The Habitat Home Repair program offers low-cost home repairs to income-qualified homeowners throughout Dane County.

## FINANCIAL CAPABILITY

Habitat works hand-in-hand with families who don't qualify for Habitat homeownership to improve their credit, budgeting and financial health so they can become homeowners by qualifying for traditional financing outside the Habitat program.

## REVENUE

	2018-19	2017-18
Homebuilding & Mortgages	3,198,420	4,092,181
Habitat ReStore	1,817,750	1,688,642
Fundraising & Misc.	1,246,478	1,329,584
<b>Total Revenues</b>	<b>6,262,648</b>	<b>7,110,407</b>

A full copy of the independent audit performed by SVA Certified Public Accountants, S.C. is available at [habitatdane.org/annual-reports](http://habitatdane.org/annual-reports) or by calling 608.255.1549.

## EXPENSES

	2018-19	2017-18
Homebuilding & Mortgages	4,202,968	4,630,279
Habitat ReStore	1,185,933	1,309,298
Management & General	243,990	241,254
Fundraising	609,782	476,542
<b>Total Expenses</b>	<b>6,242,673</b>	<b>6,657,373</b>
<b>NET</b>	<b>19,975</b>	<b>453,034</b>



## SUPPORTER SPOTLIGHT: MGE FOUNDATION

Through the support of Madison Gas and Electric and the MGE Foundation, Habitat is able to build, renovate and repair safe, decent and affordable homes for Dane County families in need. Quality housing – with an emphasis on energy efficiency – is not only good for the environment, but helps make homes affordable.

“The MGE Foundation is privileged to support Habitat for Humanity of Dane County and the organization’s many dedicated volunteers who partner to accomplish life-changing work throughout our community,” said Lynn Hobbie, Executive Vice President – Marketing and Communications at MGE. “As your community energy company, we thank them for their contributions to strengthen the fabric of our community.”



**Habitat**  
for Humanity®  
of Dane County

# ON A MISSION TO ADVANCE OUR MISSION

Year in Review | July 1, 2018–June 30, 2019

Since 1987 Habitat has built **287 HOMES IN DANE COUNTY**  
Our work is possible because of **1,717 DONORS AND 4,618 VOLUNTEERS**

## DURING THIS FISCAL YEAR WE HAVE...

Partnered with  
**12 FAMILIES**  
to create long-term  
housing solutions

Moved  
**28 CHILDREN**  
into a safe and  
affordable  
Habitat home

**STRENGTHEN  
NEIGHBORHOODS**  
such as, Madison,  
Fitchburg, and  
Sun Prairie

Matched  
**23 FAMILIES**  
with a financial  
coach through our  
Financial Capability  
Program

Met with  
**279 FAMILIES**  
at a Habitat  
informational meeting  
on becoming a  
homeowner

## DID YOU KNOW THAT...

We raised over  
**\$122,470**  
at the Home At Last  
Breakfast

We serviced  
**198**  
low- to no- interest  
mortgages for  
Habitat families

We earned  
Charity Navigator's  
**4-STAR**  
rating for the 8th year  
in a row—Only 4%  
of charities have  
done this!

The KMA  
Bodilly Cares Golf  
Tournament raised  
**\$42,292**

195 gal. of soup was  
served and more than  
**\$27,000**  
was raised during the  
UW Habitat Campus  
Chapter Souper  
Bowl

**376**  
individuals and  
companies donated to  
Habitat consecutively  
for the last 3 or  
more years

**\$164,375**  
was the average price  
a Habitat homeowner  
paid for their home  
during 2019

Volunteers spent  
**22,564 HOURS**  
on the build sites &  
8,700 non-construction  
volunteer hours

More than  
**\$660,000**  
was paid in property  
taxes by Habitat  
homeowners

**37**  
families were served at  
two "Rock the Block"  
events in Stoughton  
and Madison

**CURRENTLY HABITAT IS... Building 14 new homes | Rehabbing 1 home**

## HABITAT RESTORE ROUND-UP...

Over its 18-year  
history, ReStore  
has earned  
**\$5.5 MILLION**  
in net profits  
towards Habitat's  
homebuilding  
mission

This fiscal year,  
ReStore earned  
**\$1.81 MILLION**,  
contributing more  
than \$631,000  
towards Habitat's  
mission

Completed  
**72,000+**  
purchase  
transactions

The ReStore  
truck picked up  
donations from  
**1,856**  
households and  
businesses

Mobilized 529  
Habitat ReStore  
volunteers,  
completing  
**25,400**  
volunteer hours

Since 2002,  
we've saved  
**11,105 TONS**  
of building  
materials from  
Dane Co. landfills—  
that's 222 dump  
trucks worth!

Since 2002,  
we've funded  
**56**  
**HABITAT  
HOMES**  
for families in  
Dane County



# OUR PARTNERS LEADING THE MISSION

Our sincere appreciation to each and every Habitat supporter. With your continued support, together we're able to build strength, stability and self-reliance through shelter in Dane County. We truly appreciate your support in creating a world where everyone has a decent place to live! Visit [habitatdane.org/partners](http://habitatdane.org/partners) for information on partnering with Habitat.



## SPECIAL THANKS TO THESE ADDITIONAL SPONSORS

American Endowment Foundation • American Family Insurance Dreams Foundation • American Girl • Ameriprise Financial Services, Inc. • Asbury United Methodist Church • Associated Bank • Atmosphere Commercial Interiors • Automation Components, Inc. • BDO USA, LLP • BMO Harris Bank • Catalent Pharma Solutions • Certco, Inc. • Christ Lutheran Church – DeForest • Christ Presbyterian Church • Conney Safety Products Company • Courtier Foundation • Crossroads Church • Electronic Theatre Controls, Inc. • Faith Technologies, Inc. • First Supply • Flad Architects • Focus on Energy • Home Savings Bank • Hydrite Chemical Co. • J.H. Findorff & Son, Inc. • J.P. Cullen • Jason Jenny Plumbing, Inc. • Johnson Bank • JSD Professional Services, Inc. • Knight Barry Title • Lerdahl Business Interiors, Inc. • M3 Insurance Solutions for Business • Madison Community Foundation • Madison Gas and Electric • Madison Rotary Club - Downtown Madison • Madison South Rotary Club • Madison-Kipp Corporation • Marcia Brenner Associates, LLC • Mirus Bio, LLC • National Guardian Life Insurance Co. • Nelnet • Networking Engineering Technologies • North Central Group • NuMale Medical Center • Oakwood Foundation, Inc. • Orchard Ridge UCC • Power System Engineering, Inc. • QPS Employment Group • Restaino & Associates Realtors • RMR Wealth Advisors • Rockweiler Insulation, Inc. • Ryan Brothers Ambulance, Inc. • Schneider Electric/Square D • Schwab Charitable • Select Residential Appraisals, LLC • Sentry Insurance • Sky's Edge Wealth-Ameriprise • Snyder's Excavation, LLC • Starion Financial • State Bank of Cross Plains • Strang, Inc. • Sub-Zero Wolf Foundation • Summit Credit Union • Sun Prairie United Methodist Church • SVA Certified Public Accountants • TDS • The Burish Group – UBS • The Church at Christ Memorial • Thomas Bradley Insurance • Thrivent Financial • US Bank Foundation • UW Credit Union • Valspar • Widen Enterprises, Inc • Wisconsin Bank & Trust • and many more...