

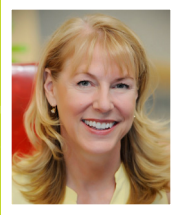


2020 Fiscal Year Annual Report

Creating pathways to long-term stability & self-reliance
for families across Dane County



Unprecedented challenges, unparalleled success



Valerie Renk



Ann Raschein

As you know, COVID-19 has significantly impacted almost every aspect of our lives, including our work here at Habitat. It greatly disrupted our build sites with fewer volunteers, work delays, and increased costs. It affected our construction pipeline, key deadlines, and most of all, the families depending on us. With your support, Habitat for Humanity of Dane County

confronted the pandemic head on. Despite the challenges, we never stopped building for Dane County families. With a lean staff, limited volunteers, and vigilant safety protocols, our operations continued – because affordable housing is more critical now than ever. Thanks to your support, 46 children moved into a safe and affordable Habitat home this year.

To help families facing these unprecedented challenges, donors like you gave nearly \$90,000 to Habitat's Family Relief Fund to support homeowners, like Stacey, who are working on the front lines in health care and as other essential workers with their mortgage payments. Looking forward, Habitat is working harder than ever to serve even more families throughout Dane County with sustainable, long-term housing solutions. Here's how:

First, we're tirelessly building and repairing homes in Sun Prairie, Fitchburg, and Madison, while looking ahead to new land development in Stoughton and Oregon.

Second, we're providing innovative programs to promote education and housing needs. This includes Habitat's Home Repair Program, where Habitat volunteers put in wheelchair ramps and fix critical issues to help keep Dane County homeowners in their homes. We're also scaling up our Financial Capability Program which works with families on their credit, budgeting and financial health. This program also helps them qualify for Habitat's homebuilding program or traditional financing outside the Habitat program and improve their families' financial stability.

We are doing all this while keeping equity and inclusion at the heart of our mission. We are committed to diversity, inclusion, and belonging in all aspects of our organization, including eliminating racial disparities that are often seen across the nation affecting homeownership.

Times are tough, but by focusing on uniting and pushing forward together, we can create permanent, safe, and affordable housing in the most cost-effective way possible. To do that, we need materials to build, the ability to finance our mortgages, and staff to coordinate the volunteers who build the homes and work with our partner families.

Last year may go down as one of the most taxing years in Dane County's history, but at Habitat we never stopped working to build a county – and a world – where everyone has a decent place to live. We were able to do so much because of supporters like you! Thank you!

Warmest regards,

Handwritten signature of Valerie Renk in black ink.

Valerie Renk, CEO
Habitat for Humanity of Dane County

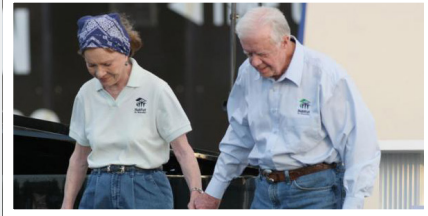
Handwritten signature of Ann Raschein in black ink.

Ann Raschein, 2020 Board Chair
Habitat for Humanity of Dane County



Stacey, a single mom and Habitat homeowner, works as a phlebotomist taking vital blood samples. Her hours were drastically cut at the start of the pandemic, making it tough to make ends meet and stay on top of her Habitat mortgage payments.

Building an equitable community



At Habitat for Humanity of Dane County, we know our strength and success rely on people who come together to make a difference. The idea of a global movement to build homes for people in need started in the late 1960s - amid hatred, violence, and discrimination - on a humble, integrated farming cooperative called Koinonia Farm.

Located in rural, southern Georgia, black and white cooperative members worked side-by-side on the farm with shared religious and social justice beliefs, including equal pay regardless of race or gender. Because of these beliefs, they were often victims of persecution - even bombings and terrorism.

Habitat for Humanity was inspired by Koinonia Farm founder Reverend Clarence Jordan. Habitat was then made a reality by Millard and Linda Fuller after Jordan's death, and then brought to national attention by early volunteers President Jimmy and First Lady Rosalynn Carter. The idea of bringing together people from all walks of life to pick up a hammer as an instrument of love and build houses around the world was an extension of the deep belief in inclusivity held on the farm.

Over the last 33 years, Habitat for Humanity of Dane County has been proud to promote diversity, equity, inclusion and belonging by partnering with a diverse group of more than 500 families of modest means, of which nearly 60% are people of color, to achieve stability through homeownership.

Habitat for Humanity of Dane County is also a proud founding partner in the Non-Profit Equity Coalition (NPEC), operates with two affirmative action plans, is subject to fair lending and fair housing laws, provides continuing education to staff in diversity and inclusion, and is active in diversity and inclusion initiatives in several organizations throughout the community.

Based on our founding principle of inclusivity, Habitat actively includes people from all walks of life in our work and is intentional about developing a diverse network of partners. Together we embrace our common humanity, as we work side-by-side building a community where everyone has a decent, safe, and affordable place to call home.

Habitat homeowners across Dane County

	Wisconsin Population	Dane County Population	Habitat Mortgage Holders*	Habitat Family Members*
Female	50.2%	50.3%	54.6%	Not measured
Male	49.8%	49.7%	45.5%	Not measured
Disabled People	8%	8.8%	Not measured	Not measured
LGBTQ	3.4%	2.8%	Not measured	Not measured
White Homeowners	87%	80.6%	45%	46%
Hispanic/Latino Homeowners	7%	6%	14%	14%
Asian Homeowners	3%	5.5%	18%	18%
Black Homeowners	6.7%	5.2%	19%	31.5%
Mixed/Other Homeowners	Not measured	Not measured	2.7%	2%
Veterans	5.6%	3%	Not measured	Not measured
Married Adults	51%	48%	49.2%	N/A
Single Adults	49%	52%	50.8	N/A
Median Family Income	\$60,773	\$71,582	Not measured	N/A
Median Property Value	\$188,500	\$275,500	\$190,000	N/A
Average Family Size	2.39	Not measured	Not measured	4.5

Note: Wisconsin/Dane population race statistics are presented as percentage of those races who are homeowners, so do not add to 100. Habitat race statistics presented as percentage of Habitat homeowners who report they are of those races. *Habitat partner family stats since January 2016.

Every hand builds a stronger Dane County

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

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, 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 to improve their credit, budgeting and financial health so they can become homeowners by qualifying for Habitat's homebuilding program or traditional financing outside the Habitat program.

REVENUES:	2019-2020	2018-2019
Homebuilding & Mortgages	3,949,792	3,198,420
Habitat ReStore	1,616,744	1,817,750
Fundraising & Miscellaneous	1,374,919	1,246,478
TOTAL REVENUES	6,941,455	6,262,648
EXPENSES:	2019-2020	2018-2019
Homebuilding & Mortgages	5,327,911	4,202,968
Habitat ReStore	1,285,015	1,185,933
Management & General	227,033	243,990
Fundraising	501,681	609,782
TOTAL EXPENSES	7,341,640	6,242,673
	2019-2020	2018-2019
NET	(400,185)	19,975

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

Building a place to dream



A home is so much more than just a house. It's a place where dreams are made, children feel safe, and families can start planning for their futures.

Because children of homeowners have a more stable environment, studies show they are more than twice as likely to graduate from college compared to children in families who don't own their homes.

And many of those children – like Teeanna – thrive after graduation. Back in 2010, the summer before eighth grade, Teeanna and her mom, Tina, moved into a Habitat home of their own in Madison's Twin Oaks neighborhood. For Teeanna, a Habitat home gave her a place to put down strong roots, study, and start dreaming.

Today, Teeanna is 23 and making those dreams come true by pursuing a career as a criminal justice lawyer. She completed an internship in downtown Madison at Perkins Coie law firm last summer and is now in her second year at Howard University School of Law in Washington, D.C.

One of the biggest highlights for Teeanna so far has been meeting Michelle Obama and getting some advice about becoming a lawyer. We can't wait to see what Teeanna's future holds!

At Habitat for Humanity, success stories like Teeanna's are what unites us. No matter who we are or where we come from, we all deserve to have the power to take care of ourselves and build our own futures.

Building & preserving Dane County's hard-working communities

Year in Review | July 1, 2019 – June 30, 2020

- ▶ Served Dane County for 33 years
- ▶ Built 307 homes in Dane County since 1987
- ▶ Our work is possible because of 1,890 donors and 935 volunteers

During this fiscal year we have:

- ▶ Partnered with 15 families to create long-term housing solutions
- ▶ Moved 46 children into a safe and affordable Habitat home
- ▶ Strengthened neighborhoods in Madison, Fitchburg, and Sun Prairie
- ▶ Educated 50 community members through Habitat's Financial Capability Program
- ▶ Met with 139 families at a Habitat informational meeting on becoming a homeowner
- ▶ Raised more than 1.3 million to help Dane County families build strength, stability & self-reliance

Did you know that Habitat...

- ▶ Serviced 203 no-interest mortgages for Habitat families
- ▶ Earned Charity Navigator's 4-star rating for the 9th year in a row— Only 3% of charities have done this!
- ▶ Served 195 gallons of soup at the UW Habitat Campus Chapter Souper Bowl
- ▶ Is honored to have 624 individuals and companies donate to Habitat consecutively for the last three or more years
- ▶ Raised \$89,000 for Habitat's Family Relief Fund
- ▶ Averaged \$170,000 as the average price a Habitat homeowner paid for their home during 2020
- ▶ Volunteers spent 16,551 hours on the build sites and 8,700 non-construction volunteer hours
- ▶ Homeowners paid more than \$736,000 in property taxes
- ▶ Is currently building 14 new homes and rehabbing one home
- ▶ CEO Valerie Renk Zoomed more than 1,000 times to stay connected since the pandemic began



Shop the store that builds homes – Habitat ReStore!

Over its 19-year history, ReStore has earned \$5.8 million in net profits towards Habitat's homebuilding mission!

- ▶ This fiscal year, ReStore grossed \$1.6 million, contributing more than \$331,000 towards Habitat's mission
- ▶ Completed 61,000+ purchase transactions
- ▶ Picked up donations from 1,204 households and businesses with the ReStore truck
- ▶ Mobilized 347 Habitat ReStore volunteers, completing 19,542 volunteer hours, including 227 remote volunteer hours
- ▶ Diverted more than 244 dump trucks worth of building materials from Dane County landfills — that's 12,223 tons! Reused and repurposed items at Habitat ReStore keeps landfills empty and sidewalks cleaner.
- ▶ Since 2002, Habitat ReStore funded 64 Habitat homes for families in Dane County



Habitat 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 for information on partnering with Habitat!

Special thanks to these additional sponsors

- ▶ ALLIANT ENERGY FOUNDATION
- ▶ AMERIPRISE FINANCIAL
- ▶ ATMOSPHERE COMMERCIAL INTERIORS
- ▶ BANK OF AMERICA
- ▶ BERNDT CPA, LLC
- ▶ BLACKHAWK CHURCH
- ▶ CAPITOL BANK
- ▶ CATALENT PHARMA SOLUTIONS
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- ▶ CROSSROADS CHURCH
- ▶ DELTA BEER LAB, LLC
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