

# Building Communities Together



Greater Fox Cities Area  
**Habitat**  
for Humanity®

## 2019 Annual Report



## From the President & CEO

“Habitat is making it possible for me and my kids to have a home of our own. I am the first person in my family to own a home.”

— Shantelly

As I reflect on the past year, the theme of Hearts, Hands and Homes is woven throughout our accomplishments. The culmination of the giving hearts and willing hands of all of you, and so many others throughout our community, resulted in partnering with 84 families to build, rehab and repair their homes just in the past year. In 2019, we celebrated the milestone of having our 250th family hold the keys to their own home. This year, we'll be celebrating 15 years of ReStore operations.

In 2019 alone, we partnered with more than 850 people to provide them with affordable housing solutions both locally and globally. We engaged over 4,000 volunteers and donors in our work and impacted nearly 75,000 people through our housing solutions, donor and volunteer engagement, ReStore operations, and neighborhood revitalization efforts. Your hearts and hands continue to build momentum for our mission and broaden our impact. Because of you, we continue to grow our Almost Home services, expand into new neighborhoods, strengthen our ReStore operations, and engage more volunteers and donors in our work.

On behalf of Greater Fox Cities Area Habitat for Humanity,

I want to thank our generous sponsors, our extraordinary volunteers and Senior Crew, our Habitat Board of Directors and staff, and, most of all, our Habitat families who entrusted us with helping them to build strength, stability and self-reliance through shelter for themselves and their future generations.

Blessings and peace,

John Weyenberg,  
*President/CEO*

### Connect with us!



## Strategic Vision

# A World where everyone has a decent place to live.

## OUR PHILOSOPHY

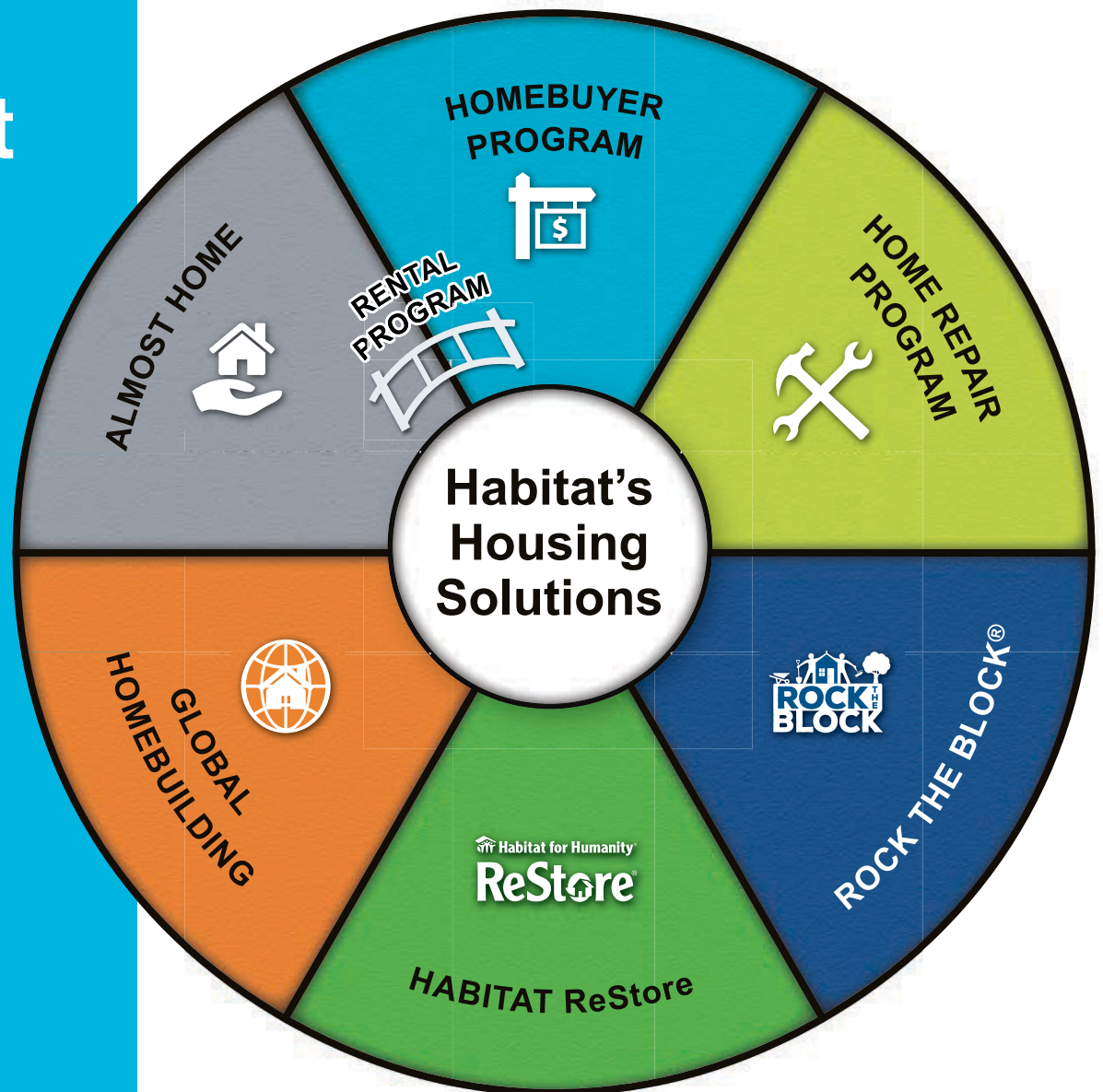
**Build:** Volunteers and family partners build and repair homes with donated materials and labor.

**Finance:** Families pay for their homes or home repairs with affordable financing terms. Habitat receives no profit from the sale and the homeowner pays no interest.

**Reinvest:** All mortgage and loan payments are reinvested into Habitat programs to help more families.

## OUR MISSION

The Greater Fox Cities Area Habitat for Humanity's mission is to provide simple, decent and affordable housing. This mission is fulfilled through our programs, which help families become homeowners, help low-income homeowners complete home repair projects, help families improve their financial situations to qualify for Habitat homeownership, and help current Habitat homeowners through financial emergencies.





# Our Programs



### Homebuyer Program

Prospective Habitat home buyers work side-by-side with volunteers through the construction of their homes, partner families complete courses in financial literacy, home maintenance, how to be a good neighbor, and a wide range of other courses to set them up to be successful homeowners.



### Home Repair Program

In collaboration with Rebuilding Together, the Home Repair program provides easy access to home repair services for low income homeowners through a single point of entry into services from both organizations.



### Almost Home

The Almost Home program provides case management and holistic support for families working toward home ownership and Habitat homeowners at risk of becoming delinquent on their mortgages.



### Rental Program

Habitat's Rental program creates a unique, temporary housing solution for families in the Almost Home program. Habitat purchases blighted properties and rehabilitates them into safe, decent and affordable rental properties.



### Rock The Block

Rock the Block is a multi-day event that kicks off Habitat's Neighborhood Revitalization efforts in a targeted neighborhood.



### Habitat ReStore

Habitat for Humanity ReStores are nonprofit home improvement stores and donation centers that sell new and gently used furniture, appliances, home accessories, building materials and more to the public at a fraction of retail.



### Global Homebuilding

Habitat for Humanity's vision is a world where everyone has a decent place to live. Fox Cities Habitat partners with developing countries to provide financial and volunteer resources desperately needed to improve their housing conditions.

# The need for affordable housing in the Fox Cities:

- 19.7% of households have income less than \$25,000 per year, but it takes at least \$26,800 to be able to afford a 2-bedroom rental at fair market value.\*
- 28% of housing is renter occupied, and 41% of those renters are cost burdened.\*
- There is a 3-5 year wait for subsidized housing in the Fox Cities.

\*Source: US Census Bureau 2010-2013 ACS 3-Year Estimate

Habitat for Humanity knows that a decent, affordable place to live can create a situation where homeowners save more, invest in education, pursue opportunity and have more financial stability.

Families are considered cost-burdened when they pay more than 30 percent of their income for housing. That cost burden makes it difficult to afford necessities such as food, transportation, education and medical care.

Affordable home ownership provides stability and builds equity for families, helping them rise out of poverty.



## Why affordable housing matters

## What is Habitat's role in addressing affordable housing in the Fox Cities?

**Fox Cities Habitat is a leader in providing innovative housing solutions to address the needs specific to low-income families in our community:**

- *For families interested in becoming homeowners:* Habitat's Homebuyer, Almost Home and Rental programs.
- *For current homeowners needing critical home preservation and repair services:* Habitat's Home Repair program and Rock the Block.
- *For vulnerable neighborhoods and communities - those with decreasing property values and home ownership rates:* Rock the Block and Neighborhood Revitalization.
- *For the entire community:* Habitat ReStores.

In 2019, Fox Cities Habitat

# Changed the lives

of more than 350 families



"Through Habitat for Humanity, I was able to close the door to loss. And for the first time in years, I was able to open the door to hope." - **Amy Griffin and Family, 2014 Home Builder**

# 271

senior crew volunteers helped on Fox Cities Habitat build sites, in both Appleton Habitat Restores and behind the scenes

# 155

home and community projects were completed when Fox Cities Habitat's Rock the Block (RTB) program helped to involve local residents in revitalizing two neighborhoods - including Heart of Menasha, the largest RTB in the US

# 16

families around the world have had opportunities to build a better life because of Fox Cities Habitat's talent and volunteer support

# 42

children can now study, play and find peaceful slumber that allows for the sweetest of dreams

# 1.5M

ReStores diverted over 1.5 million pounds of useable materials from local landfills



"Our son has problems with asthma and allergies and he is much healthier in our new house." - **Moo Khu Too and his family, 2011 Home Builders**

Our neighborhood is becoming vibrant again thanks to Habitat. The home repair projects on our street and the new construction a block over have been catalysts for others to improve their property and take pride in their homes. We can't thank you enough." - **Resident of Neenah Downtown West Rock the Block neighborhood**



# 170+

families have gotten the extra boost they needed through the Almost Home program

# How Opportunities Open

Every family who receives a home from Habitat for Humanity must meet certain requirements.

1

## SHOW A NEED

Each potential homebuyer is facing some sort of inadequate living condition. Whether it's unaffordable rent, homelessness, living in a home in disrepair or a home that is inaccessible for a family member with disabilities, each family who comes to Greater Fox Cities Area Habitat for Humanity demonstrates a need for a new home.

2

## CAN PAY BACK LOAN

Although Habitat for Humanity homes are zero interest loans, a family is still required to make payments on that loan. Home ownership requires a mortgage and families who receive help from Habitat for Humanity are receiving an opportunity to achieve something they couldn't do otherwise. Families work with Habitat staff to make sure they can make monthly payments before construction begins.

3

## IS WILLING TO WORK FOR THE HOME

Habitat for Humanity homes are not a handout. Families must help in the construction process and are expected to put in 300 to 500 hours of labor to help build their home, build other Habitat family homes, learn how to take care of their home through workshops, work at our ReStore and do community service outside of Habitat. This way families learn how their home is constructed and how to fix or repair parts of their home once they are living there.



**Frank and Sandy McArdle** were homeless when the COVID-19 pandemic struck northeast Wisconsin in March 2020. They were living in a van in Sandy's sister's driveway while their daughter, Brianna was living with her aunt. They had spent almost two years working with Greater Fox Cities Area Habitat for Humanity to become debt free. They had finally achieved that goal and were in the process of getting their home built when everything shut down because of the pandemic.

Greater Fox Cities Area Habitat for Humanity learned about the McArdle's living in their van and being separated from each other and decided to take action. Habitat for Humanity has homes they renovate for families in need, thanks to donor dollars, and one of these temporary homes was available.

The McArdle's moved into the home and began helping with the renovations and clean up while construction on their new home was put on pause.

**“We were so excited to start working on our home I even got a new tool belt and was looking forward to helping to build our home,” Frank said. “Even though construction is put on hold right now, we’re helping out in our temporary house as well. I’ve trimmed bushes, mowed the lawn and even plastered some of the walls, it will help the next family who may need this house.”**

Construction has begun again on the McArdle's forever home and Brianna is excited to have her own room. The McArdle family moves in later this year.

**To view video footage visit: [foxcitieshabitat.org/2020family](https://foxcitieshabitat.org/2020family)**



## How Community Impacts Neighborhoods

“Having a home has changed our lives in ways people take for granted. My kids can play in the neighborhood and walk to school now. We are forever grateful.”

– Nicole Willes, homeowner



Stats of positive impact for neighborhoods where Rock the Block took place provided by Tim Styka, City of Menasha Police Chief

▼ **78%**  
Runaways

▼ **75%**  
Domestic violence

▼ **67%**  
Truancy

▼ **58%**  
Drugs

▼ **58%**  
Ordinance violations

▼ **43%**  
Property damage and parking complaints

▼ **29%**  
Juvenile complaints

▼ **18%**  
General theft



**Nicole Willes**  
Homeowner

Having a home has changed our lives in ways most people take for granted. My kids can play in the neighborhood and walk to school. We trick-or-treated for the first time and we hosted our first Thanksgiving and Christmas dinners. Family means everything and we're blessed to have had so many firsts this year.

When you donate to Habitat, you're changing a family's life for the better. We are forever grateful. ”



**Crystal Vang**  
Homeowner



“I was living in a two bedroom apartment with my three children and it wasn't enough room for all of us. Some of my kids had to sleep in the living room and now everyone has their own room! I wanted to help out because this was my home so I helped build it from the ground up as much as I could. This is such a great program that can teach people to be humble and stay humble. My family and I are so grateful to the generous donors and Habitat for Humanity that we were chosen for this life-changing opportunity. ”

**“My family and I are so grateful to the generous donors and Habitat for Humanity that we were chosen for this life-changing opportunity.”**

**Karen Lamb**  
22-years in home  
Homeowner

“I'm just so appreciative of everything, it's unreal that so many people come together for Rock the Block. I broke my leg earlier and I haven't been able to make the improvements I need to on my home. I also don't make enough on my own to replace my siding, porch and windows. Habitat for Humanity's Rock the Block program is helping me make these upgrades that I wouldn't be able to do otherwise ”



# In Wisconsin, 1 in 8 households spend half or more of their income on housing.



Because of increased housing costs and growing income inequality, nearly one-third of households in the United States face cost burdens – paying either at least 30 percent of their income for housing (cost-burdened) or at least half of their income on housing (severely cost-burdened). These burdens leave nearly 38 million households with little income to afford the cost of food, health care and other basic necessities. With more than 18 million severely cost-burdened households in the U.S., the importance of advocating for home affordability for homeowners and renters cannot be overstated.

**\$16.77/hour or \$34,884 annually**

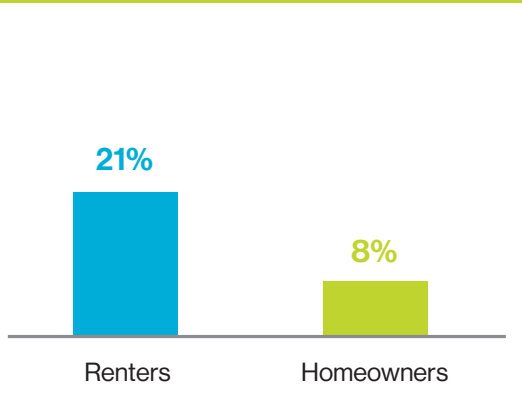
Wage required to afford fair market rent for a two-bedroom apartment in Wisconsin (\$872), working 40 hours per week.

(State minimum wage: \$7.25/hour or \$15,080 annually)

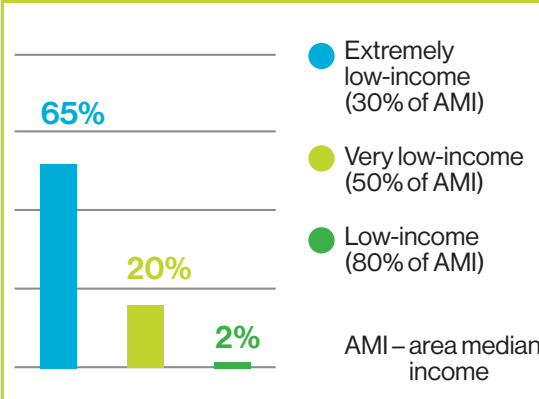
**-121,412**

Shortage of affordable and available households for extremely low-income renters in Wisconsin.

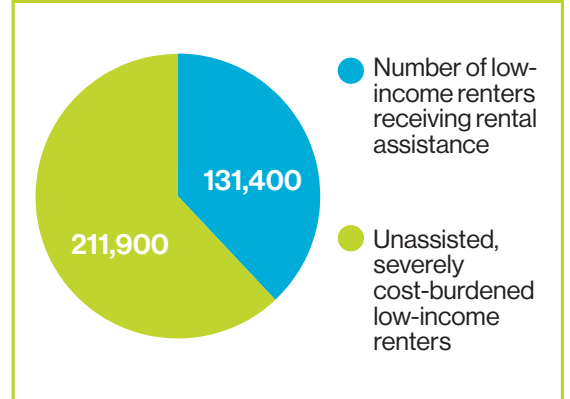
## Households spending half or more of their income on housing in Wisconsin



## Households spending half or more of their income on housing by income level in Wisconsin



## Most qualified Wisconsin renters cannot access rental assistance



# Why Volunteer?

Your skills can help our organization provide affordable housing solutions for deserving families in the community.

- ReStore Sales and Support Staff
- Building Homes
- Site Support
- Meal Donor
- Rock the Block
- Senior Crew
- Logistics and Warehouse
- Office
- Special Events & Behind-the-Scenes
- Speakers Bureau

TO LEARN MORE ABOUT THESE OPPORTUNITIES VISIT [FOXCITIESHABITAT.ORG/SUPPORT/VOLUNTEER](http://FOXCITIESHABITAT.ORG/SUPPORT/VOLUNTEER)



**Don & Jo Ann Lang**  
Senior Crew Volunteers

I've been volunteering at ReStore for 7 years. My wife, JoAnn, has been working in home building with Habitat for 10. I really love how Habitat helps people help themselves. I volunteer with numerous people at ReStore who purchased a home built by Habitat. They put in a lot of sweat equity to get their home and they're still giving back to Habitat with their time today. It feels really good to be a part of something that changes lives. ”



HOME IMPROVEMENT



TREASURE HUNTERS



RECYCLE TO UPCYCLE



DO-IT-YOURSELFERS



**East Appleton Store**  
3000 East College Ave.  
Appleton, WI 54915  
(920) 830-8400

**West Appleton Store**  
5402 West Integrity Way  
Appleton, WI 54913  
(920) 830-8400

## Make ReStore Your Store!

When you are ready for your home improvement project, make ReStore your first stop. Warning: You might get more than you bargained for with home improvement goods and materials, DIY inspiration and unexpected finds. Plus, know that you are doing good by upcycling and using recycled materials. Now, doesn't that feel great? ReStores are nonprofit home improvement stores and donation centers that sell new and gently used items like furniture, appliances, flooring, cabinetry, tiles, home renovation items, building materials and much more. And when you find your hands full with materials after the renovation project? We accept donations, too. Your purchases and donations help build community as we continue our work to improve homes for families throughout the Fox Cities.

**Shop Online: [fchabitat.myshopify.com](http://fchabitat.myshopify.com)**

# Community Builder



Mary Beth  
Nienhaus

Basic Needs  
Giving  
Partnership  
Fund\*



Bright Idea  
Fund\*



United Way Fox Cities

\*Within the Community Foundation for the Fox Valley Region

\*\*Within the Brillion Area Family of Funds

\*\*\*Within the Waupaca Area Community Foundation

# Dream Builder



Anonymous Donor\*

ARIENS | FOUNDATION



Theda & Tamblin Clark Smith  
Family Foundation, Inc

One Family Helping  
Another Pay  
it Forward

Robert & Patricia  
Endries Family  
Foundation Ltd\*\*

Tim & Joy Neuville Fund\*\*\*

James Beré

# Generation Builder

Anonymous | Bank First | Estate gift of Keith J. Niemuth Charitable Trust

Farmers State Bank of Waupaca | Faith Technologies

David L. and Rita E. Nelson Family Fund\* | Endries International Inc.

Fox Valley Technical College - Electrical Trades Program

Golden Hammer Gift | Keller Inc | Kimberly High School

Kohler Company Schmerein Family Fund\* | Schneider Electric/Square D

State Bank of Chilton | The Boldt Company Waupaca Foundry, Inc.

# Family Builder

Amcors Flexibles North America | Amusement Devices Inc | Azco Inc.  
| Bank of Kaukauna | Bill Shepard & Shannon Kennedy | Bridgewood  
Resort Hotel & Conference Center | Brookfield Property Partners LP  
Donavan & Mary Beth Lane | First Presbyterian Church - Neenah | GAF  
Materials Corp | Great Northern Corporation | J.J. Keller & Associates  
Inc. | James & Mary Kabacinski Charitable Fund\* | John Schmidt & Julie  
Schaller-Schmidt | Johnson Bank | Jon McMurtrie | McMahon Group  
| Merizon Family Fund\* | Michael S. & Mary M. Ariens & Family Fund\*\*  
| Mike & Julie Waite | Mimi Ariens\*\* Patrick & Cheryl Hietpas\* | Premier  
Community Bank | Principal Foundation | Prospera Foundation Fund\*  
| R.D. & Linda Peters Foundation | Robert & Christine Faulks Charitable  
Fund\*\*\* | Security Fence & Supply Inc | Security-Luebke Roofing |  
St. Joseph Catholic Church - Appleton | Stephen & Carole Johnson |  
Tadych's Econofoods | The Primary Companies | Thomas E Endries  
Charitable Fund\*\* | U.S. Bank Foundation | U.S. Venture/Schmidt Family  
Foundation, Inc. | Verve, A Credit Union | Waupaca Breakfast Rotary Club  
| Wells Fargo Foundation | Whirlpool Corporation

# Cornerstone Builder

Albany International | Briess Malt & Ingredients | Brillion High School  
Class of 1981 | Closet 1 Interiors | HJ Martin & Son Inc | ITW Foundation |  
J.F. Lopez Roofing Kolbe Windows and Doors | MCC, INC | Pinnow Sheet  
Metal Inc. | School Specialty | Seifert Family Fund | Valspar Corporation

# Board of Directors

## Chairperson

Dean Gruner, MD | Retired President & CEO, ThedaCare, Inc.

## Vice-Chairperson

Jackie Weber | Retired VP Member Engagement & Growth, Thrivent

## Treasurer

Randy Mahoney | Partner, Wipfli LLP

## Secretary

Mark Loper | Retired President/CEO, AZCO, Inc.

## BOARD OF DIRECTOR MEMBERS

Luke Benrud | President, Dura-Fibre, LLC

Coreen Dicus-Johnson, J.D. | President & CEO, Network Health

Dennis Episcopo | Senior Pastor, Appleton Alliance Church

Charlie Goff | General Partner, New Capital Management

Mike Kalinowski | Retired Manager of Supply Chain Analysis, Kimberly Clark

Tim Olson | Chief Financial Officer, Milk Source, LLC

Amy Sabourin | VP of Human Resource Services, J.J. Keller & Associates, Inc.

Kathi Seifert | Owner & President, Katapult, LLC

Catherine Tierney | President & CEO, Community First Credit Union

Rob Underhill | Retired, Kimberly Clark

Dave Van Lieshout | Owner, Van Lieshout Law Office

Mike Weller | Retired CEO, Mike Weller & Associates, LLC

# Financials

## Balance Sheet

### Assets

Cash and cash equivalents	\$	1,224,201
Investments held by		
The Community Foundation	\$	3,399,553
Escrow deposits held in trust	\$	291,656
Contributions & grants receivable	\$	441,547
Construction in Progress	\$	1,160,717
Other Assets	\$	73,510
Mortgage notes receivable, net	\$	1,947,329
New market tax credit investment	\$	1,134,115
Construction materials & ReStore Inventory	\$	375,824
Property and equipment, net	\$	5,196,859
<b>Total Assets</b>	<b>\$</b>	<b>15,245,311</b>

### Liabilities and Net Assets

Accounts payable	\$	176,163
Other accrued expenses	\$	42,831
Homeowner deposits	\$	72,346
Escrow deposits held in trust	\$	291,656
Mortgage notes payable	\$	4,954,309
<b>Total Liabilities</b>	<b>\$</b>	<b>5,537,305</b>

### Net Assets

Without Donor Restrictions		
Board designated funds	\$	3,399,553
Undesignated	\$	4,914,824
With Donor Restrictions	\$	1,393,629
<b>Total Net Assets</b>	<b>\$</b>	<b>9,708,006</b>

<b>Total Liabilities &amp; Net Assets</b>	<b>\$</b>	<b>15,245,311</b>
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## Revenues & Expenses

### Revenues, Gains & Support

Contributions and grants	\$	2,242,498
Donated goods and services	\$	1,238,220
Home sales and repairs	\$	3,277,474
Second mortgage revenue	\$	69,648
Sales from Habitat ReStores, net of cost of purchased inventory of \$244,176	\$	1,567,714
Rental income	\$	57,474
Other income	\$	8,571
<b>Total Revenue, Gains &amp; Support</b>	<b>\$</b>	<b>8,461,599</b>

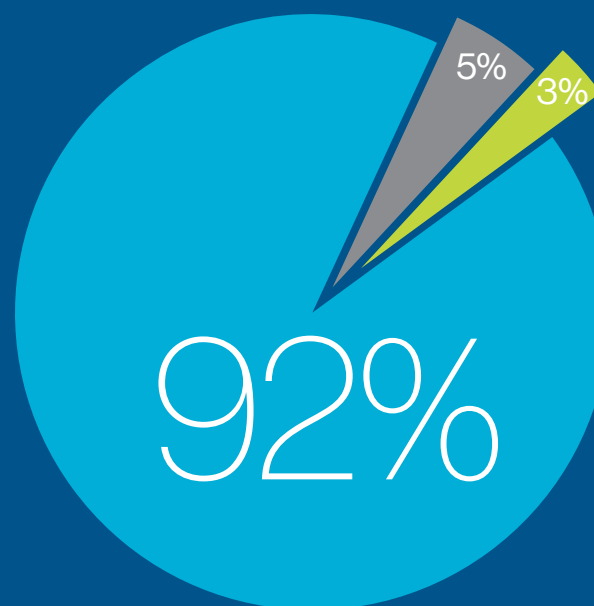
### Expenses

Program Expenses		
Construction and land development	\$	3,367,100
Family services and support	\$	1,337,219
ReStore operations and recycling	\$	2,592,992
Program Expenses	\$	7,297,311
Administrative Expenses	\$	389,119
Fundraising Expenses	\$	226,325
<b>Total Expenses</b>	<b>\$</b>	<b>7,912,755</b>

### Other Income

Investment income	\$	158,977
<b>Total Other Income</b>	<b>\$</b>	<b>158,977</b>

## How Much of a Dollar Donation Goes Towards Our Programs



**Program  
Expenses**

**Administrative  
Expenses**

**Fundraising  
Expenses**



Greater Fox Cities Area  
**Habitat**  
for Humanity®

Thank you