

2021 Annual Report



Greater Fox Cities Area
Habitat
for Humanity®



Through Shelter, We Empower.

“

Your lead abatement program is a Godsend. We've waited over a year for a willing contractor to complete the work – with your help the lead is contained, and the home is no longer unsafe. Thank you to all those at Habitat that made this happen.”

– NILEEN

Connect with us!



From the President & CEO



The year 2021 was certainly memorable. Navigating through almost two years of a pandemic has provided challenges - we became experts at working and meeting virtually, we built homes with a reduced crew of construction staff and volunteers, and we temporarily reduced our shopping and donation hours of operation at the ReStores.

In spite of everything, we overcame obstacles and became stronger in the process. We changed the lives of 215 families and 524 people. We held two Rock the Block community events in Neenah and New London which resulted in 55 homes and community projects receiving exterior repairs and landscaping updates. We proudly celebrated 15 years of ReStore operations and diverted over 1.5 MILLION pounds of usable materials from local landfills. Our Almost Home program assisted 119 families to give them the boost they needed to get closer to their goal of homeownership. Over 1420 volunteers and donors were involved in helping us fulfill our mission of everyone having a decent, safe place to live. Fox Cities Habitat raised \$1,996,240 from individual and sponsor donations, enabling us to continue with our programs.

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. We have implemented a new lead abatement program that will allow us to help many families dealing with lead in their homes.

On behalf of Greater Fox Cities Area Habitat for Humanity, I want to thank our donors, sponsors, volunteers and Senior Crew, Board of Directors and staff, committee members, and, most of all, our Habitat families who entrusted us with helping them to build strength and stability through shelter for themselves and future generations.

Blessings and peace,

John Weyenberg
President/CEO

Our Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and self-reliance.

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.

Imagine a world where everyone has a decent place to live.



Our Programs



HOMEBUYER PROGRAM

Our Homebuyer program makes the dream of ownership possible for many Fox Cities families. A safe, affordable home empowers a family to invest in a secure future for themselves and their children. It allows qualified, low income, hardworking people to purchase a home with a 0% interest mortgage loan.



HOME REPAIR PROGRAM

The Home Repair program provides reputable and affordable home repair solutions to low income homeowners so the family's health, safety, and well-being is enhanced. These services may also alleviate serious safety risks and code violations.



ALMOST HOME

The Almost Home program helps people become eligible for our Homebuyer program. Case managers prepare buyers for ownership with financial education, guidance and resources to qualify.



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 targeted communities. Habitat brings together residents, municipalities and community partners to complete exterior home repairs for low income homeowners and community projects to improve and beautify the neighborhood surrounding the homes.



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. The proceeds from these sales directly fund Fox Cities Habitat's mission.



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:

1 in 10 households in Wisconsin spend half or more of their income on housing.*

There is a shortage of 125,000 affordable rentals available for extremely low-income families in Wisconsin.*

There is a 3- to 5-year wait for subsidized housing in the Fox Cities.

*Source: (2020). Out of Reach. National Low Income Housing Coalition.

Why affordable housing matters:

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% 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.



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.
- For the entire community: Habitat ReStores.

Lives touched in 2021 by Fox Cities Habitat



"I totally agree with what Nelson Mandela once said that "A nation should not be judged by how it treats its highest citizens, but its lowest ones" Habitat for Humanity is changing and touching ordinary families like ours by providing opportunities to own an affordable house or home. This makes USA special among other countries." –SAMUEL MUCYO

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

55 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 Neenah Downtown East and New London

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

After the loss of her husband, Phyllis and her children had the opportunity to move anywhere, but Phyllis could not leave her home in Neenah. Her home is a historic landmark established by the

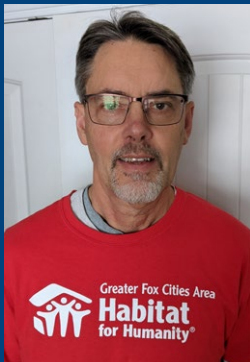


Neenah Historical Society, and was part of the Rock the Block program in 2021. Several repairs were done to her house. It is a much safer place to live now. She voices, "this is the only place my children can call home."

1.5M pounds of usable materials diverted from the landfills by Appleton ReStores

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

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



"I like that the donated materials will have an opportunity to be used rather than going in a landfill and the profits go toward building homes. It's a win for the community. The employees and

volunteers are amazing people and make it an enjoyable place to be." –CHRIS VOLKMAN

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, volunteer 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.



Gina and her children Keondre (9) and Alik (14) moved into their Habitat home in 2021.

After a long dark journey that brought her to Habitat, Gina is seeing the light. "This house means so much to us. Now we have a home where we can gather for holidays, birthdays, and cook-outs with friends. I can have things that I have always wanted: a clothesline outside, my own washer and dryer, a yard for a garden, and a place to plant lilac and rose bushes. We didn't just purchase a house, this is the Jackson Family Home!"

As Gina completed her 300 hours of required sweat equity, she felt like her work was not only going towards an affordable home for her family, but also helping other families with the same dream.

Gina shared, "Thanks to Fox Cities Habitat and all the donors and all the previous homeowners, this dream wouldn't be coming real if it wasn't for you! My family will be forever grateful, and I have an amazing story of people coming together to get it done."



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

Karen, a recent Rock the Block homeowner shared, "My husband and I have three children and two of them suffer from genetic disorders. We've put all of our money into medical expenses and time into caring for our kids, that we were unable to take care of the repairs we knew our home needed. When Habitat for Humanity started advertising that they were bringing Rock the Block to my neighborhood, my husband and I immediately knew this was our shot."

Karen & Michael Hilde
Rock the Block Program





Samuel Mucyo Family Almost Home & Homeowner Programs

The Mucyo family moved into their Habitat home in early 2021 and welcomed a baby shortly after. The father, Samuel has worked with Almost Home since 2018. He continues to help Habitat through offering translation services to refugees. Because of Habitat, he had the ability to go back to school to earn a degree. He wants to ensure that his family is financially stable and thriving.

—THE MUCYO FAMILY



Vickie Gonzalez Family Homeowner Program

Vickie and her two sons, Eric and Ricky, closed on their Habitat home in July of 2021. They have been a part of the Fox Cities Habitat program for several years before qualifying to be homebuyers, and have worked very hard to achieve their dream of being homeowners. Vickie said, "One thing I have learned throughout these difficult times, and life lessons, is how much strength and faith I had to become a strong person."

—THE GONZALEZ FAMILY



Jennifer Sou Family Homeowner Program

Jennifer heard about Fox Cities Habitat when she was working through a temp agency. She and her three sons moved into their Rehab home in 2021 and are enjoying the homeowner lifestyle. They love the yard, the neighborhood, and having their own bedrooms. Jennifer is very grateful to everyone that supported her on her path to becoming a homeowner.

—THE SOU FAMILY

In Wisconsin, 1 in 10 households spend half or more of their income on housing.



Even before the coronavirus pandemic, nearly one-third of households in the United States faced housing cost burdens – paying either 30% of their income for housing (cost-burdened) or 50% of their income on housing (severely cost-burdened) – due to increased housing costs and growing income inequality. As the economic fallout from the pandemic continues, millions of families are at risk of losing their homes and more than 37 million households are cost-burdened, with little income to afford food, health care and other basic necessities. With more than 17 million severely cost-burdened households in the U.S., advocating for home affordability and stability for homeowners and renters is as important as ever.

**\$17.27/hour or
\$35,913 annually**

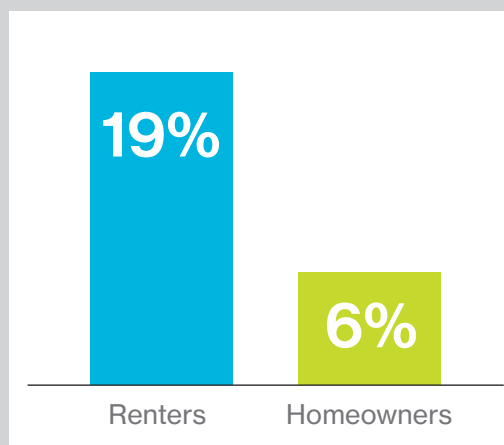
Wage required to afford fair market rent for a two-bedroom apartment in Wisconsin (\$898), working 40 hours per week.

(State minimum wage: \$7.25/hour or \$15,808 annually)

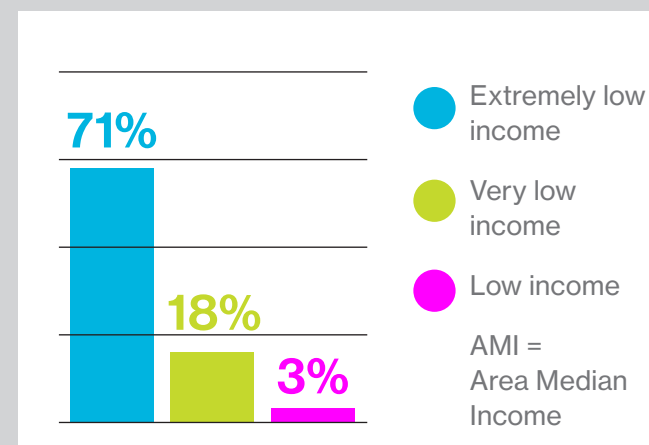
-125,011

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





Leaving a Legacy

We'll never forget the first time we met Herman. It was at a Senior Crew Info meeting at ReStore West. We asked him why he wanted to join Senior Crew and he said he'd been working as a greeter at Wal-Mart and since retiring from that, he missed seeing lots of people.

When he joined our Senior Crew, he blessed us by being an outstanding and very dedicated volunteer. But we believe Habitat blessed him too. Herman enjoyed so many friendships with the staff

and other volunteers at ReStore. He always had a smile on his face! When he shared with us that he had cancer, everyone rallied around him, giving him hugs and love and sending him cards and gifts when he wasn't able to volunteer. His new Habitat "family" truly cared about him. It obviously meant a lot to Herman because when he passed, he left his home and belongings to Habitat. An estate sale was held and all proceeds benefited Habitat. Herman's legacy will live on in a place that he loved. We wish he was here so we could hug him and say thank you for this tremendously generous gift.

ReStore Volunteer Coordinator Amy Christensen added, "You could see Herman's smile from a mile away and feel the warmth of his personality radiate the minute he walked through the door. He left an enormous hole in our ReStore hearts and will most definitely never be forgotten."

Make a Difference—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 Host
- 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/volunteer



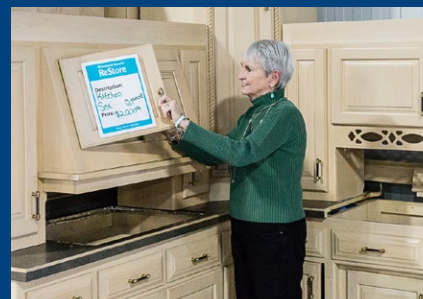
ReStore East
 3000 East College Ave.
 Appleton, WI 54915
 (920) 830-8400

ReStore West
 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.

Visit Online: FoxCitiesHabitat.org/ReStore



Thank you to our donors and sponsors

Community Builder



thrivent[®]



Acts 20:35 Family Fund*

Basic Needs Giving Partnership Fund**

Jay & Janet Fulkerson Family Fund*

Dream Builder



Theda & Tamblin Clark Smith
FAMILY FOUNDATION

The Marilyn W. Taylor/ Wolht Cheese Fund*
Wallace Family Foundation
Herman Tollenaar[▲]
Dave & Jane Voss
Mike & Peggy Weller
Anonymous – One Family Helping Another Pay It Forward

* within the Community Foundation for the Fox Valley Region | ** supported by the U.S. Venture Fund for Basic Needs, the J.J. Keller Foundation, and other community partners | [▲] in memory

Generation Builder

Mike & Marianne Alexander Family
Anonymous
Appleton Alliance Church
Amarco Cares Foundation
Associated Bank
John & Mary Barkmeier
The Boldt Company
Bright Idea Fund*
Bob & Gerri Heffron
The Home Depot Foundation
Eric & Mari Kessenich
Eli Lilly and Company Foundation,
Inc.
Mary M. Kabacinski Designated
Fund*
McMahon Associates, Inc.
Jon & Nancy McMurtrie
Mary Beth Nienhaus
Outagamie Rescue Plan Nonprofit
Grant Program***
St. Joseph Catholic Church Appleton
Milton & Trudy Staskal
ThedaCare
U.S. Venture/Schmidt Family
Foundation, Inc.
Wells Fargo Foundation

Family Builder

Anonymous (2)
City of Neenah
City of New London
A Longtime Volunteer
Mark & Diane Eimmerman
Faith Lutheran Church Glendale
Appleton
First Presbyterian Church of Neenah
Focus on Energy, partnering with
Wisconsin Utilities
Galloway Company
Lenore & Mark Geisthardt
J.J. Keller & Associates Inc.
Stephen & Carole Johnson
William & Dorian Jordan

Robert & Lynne Keller
Norman Krutzik▲
Lowe's Corporation
Miller Electric Mfg., Inc.
Salmon Foundation, Inc.
The Seifert Family Fund
St. Thomas More Congregation
State Bank of Chilton
Tadych's Econo Foods
Dr. Nate & Holly VanZeeland
Waupaca Foundry, Inc.
WOW We-Care Charity

Cornerstone Builder

American National Bank
Amusement Devices Inc.
Anonymous (4)
Bank of Kaukauna
Capital Credit Union Charitable
Giving Fund*
Christ the King Lutheran Church -
Combined Locks
County Materials Corporation
Crane Engineering Sales, Inc.
The Du Chateau/Pawlowski Fund
Pam & Dean Gruner
Bill & Ginny Devine
Tina & Douglas Dieterich
Dura-Fibre, LLC
Electric City Lanes
Steve & Susan Endries Charitable
Fund*
Chuck & Terri Gafford
The George & Jan Elias Family Fund*
Charlie & Beverly Goff
Jim & Tammi Johnson
Kaukauna Utilities
The Robert L. Keller Fund*
Kimberly-Clark Corp.
Mark & Mary Loper
Diane & Daniel Lynch
Menasha Corporation
Menasha Utilities
Network Health Hometown
Advantage Fund[†]

Lynn & John Pfefferle
Mike▲ & Lydie Pfefferle
Premier Community Bank
Bill & Cheryl Schmidt
Tim & Joann Schwan
Speedy Clean Inc.
St. Bernadette Catholic Church,
Appleton
Les & Dar Stumpf Family Fund*
Catherine Tierney
Toyota Motor Corporation
Underhill Hartlein Family Fund*
Bob & Jackie Weber
John & Jennifer Weyenberg

"In-Kind" Builders

A. O. Smith Corporation
Appleton Retirement Community
Lacy & Jim Banko
Becher Electric & Lighting LLC
Blue Print Service Company Inc.
The Boldt Company
Brincks Exteriors
Broan-NuTone, LLC
Buechel Stone Corporation
Closet 1 Interiors
Concentrix
Costco Wholesale
Cree, Inc.
DuPont
First Supply
Fleet Farm Appleton
Fleet Farm Waupaca
FORE Investment Group
Fox Valley Technical College -
Electrical Trades Program
G & H Trucking
GAF Corp
Habitat for Humanity -
Oshkosh ReStore
Hein Electric & Supply Company
Holy Spirit Kimberly
Integrity Insurance
J.F. Lopez Roofing
The Jeske Company

Kohler Company
Kolbe Windows & Doors
Levolor
Don & Judy Loth
Lowe's Corporation
Maine Creek Properties
MCC Inc.
Milwaukee Tool
Nest
New London Building Supply
Northstar Environmental
Owens Corning
Pierce Manufacturing
Pinnow Sheet Metal Inc.
Plexus Corporation
Portside Builders
Pottery Barn - Appleton
Rawhide Youth Services
Red Lion Hotel Paper Valley
Rollie Winter & Associates
Schneider Electric
School Specialty
Security-Luebke Roofing
Square D
Thrivent Financial
Herman Tollenaar▲
VF Outdoor, Inc.
Valspar
Virtue Homes LLC
Weather-Tite Exteriors
Whirlpool Corporation
Williams Sonoma - Appleton
Yale Residential Security Products

Golden Hammer Members

Anonymous (9)
Bill Balza▲
Chuck Barnum
Joyce Beyer
Marvin Cummings▲
Ellen Daly▲
Pat▲ & Dave▲ Day
Bill and Ginny Devine
Ralph Dorn

Mary "Pee Wee" Doverspike
Fred and Bonnie Ebbesen
George and Jan Elias
Mike and Pat Exarhos
Fredrich Fahrback▲
Dean and Pam Gruner
Lucille Haferbecker▲
Sue and Doug Hahn
Marilyn Harding▲
Judy and Ron Hooyman
Jim▲ and Mary Kabacinski
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Bill and Sue McCarty
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Herman Tollenaar▲
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* within the Community Foundation for
the Fox Valley Region

*** funded through the federal American
Rescue Plan Act of 2021

† issued by the Waukesha County
Community Foundation

▲ in memory

All effort has been made to ensure
accuracy. We apologize for any errors
or omissions.

Contact Amy McGowan,
Development Director | 920-378-8613
AmyM@FoxCitiesHabitat.org

Board of Directors

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Vice-Chairperson

Dennis Episcopo | Senior Pastor, Appleton Alliance Church

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

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Mike Weller | CEO, Mike Weller & Associates, LLC

Gina Glover | Career Coach & Speaker, Gina Connects LLC

Dr. Sabrina Robins | Chief Operations Officer, Abaxent LLC

James Williams | President, U.S. Lubricants, U.S. Venture

Financials

ASSETS

Cash and cash equivalents	\$	1,221,612
Certificates of Deposit	\$	401,695
Other Receivables	\$	9,309
Contributions and Grants Receivable	\$	293,431
Prepaid Expenses	\$	24,952
Inventories	\$	3,063,890
Property and equipment, net	\$	3,213,553
Restricted Cash	\$	13,940
Investments	\$	1,183,065
Investments held by The Community Foundation	\$	6,000,987
Mortgage Loans Receivable	\$	1,623,206
Rental Properties	\$	1,042,756

Total Assets **\$ 18,092,396**

LIABILITIES AND NET ASSETS

Accounts payable	\$	133,399
Accrued payroll	\$	73,152
Mortgage escrows	\$	282,473
Refundable advances	\$	111,287
Other current liabilities	\$	56,457
Notes payable	\$	4,664,450

Total Liabilities **\$ 5,321,218**

NET ASSETS

Without Donor Restrictions	\$	11,846,565
With Donor Restrictions	\$	924,613

Total Net Assets **\$ 12,771,178**

Total Liabilities & Net Assets **\$ 18,092,396**

REVENUES, GAINS & SUPPORT

Contributions, Grants & other in-kind	\$	3,437,394
ReStore in-kind contributions	\$	1,037,373
Sales to homebuyers & home repair services	\$	2,510,342
Mortgage loans discount amortization	\$	184,223
ReStore sales	\$	1,558,666
Return on investments and beneficial interest	\$	632,630
Gain on sale of mortgage loans receivable	\$	2,198,091
Gain on second mortgages	\$	103,052
Rent income	\$	98,469
Other income	\$	7,200

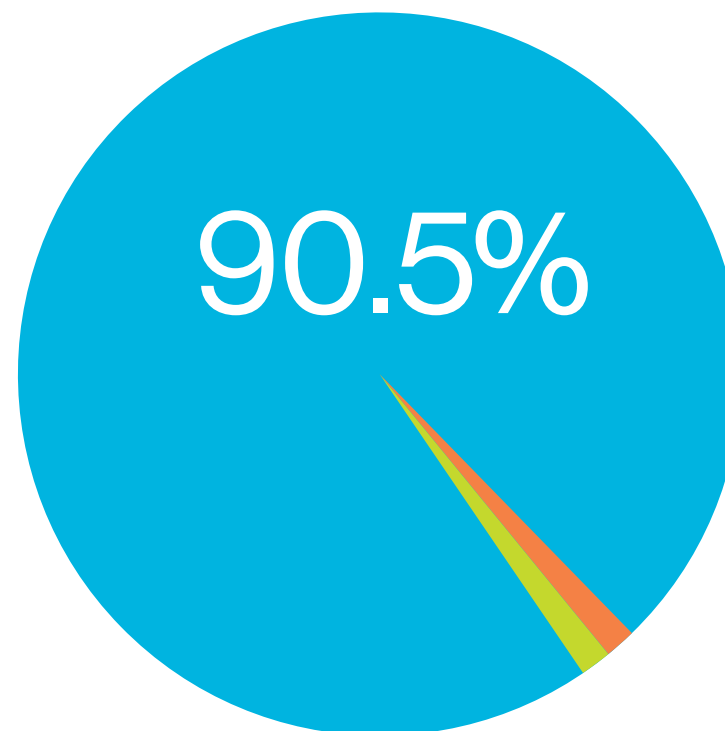
Total Support and Other Revenue **\$ 11,767,450**

EXPENSES

Program Expenses		
Housing	\$	5,498,423
ReStore	\$	2,541,802
Management and general	\$	424,395
Fundraising	\$	417,983

Total Expenses **\$ 8,882,603**

How much of a dollar donation goes towards our programs?



90.5% Program Expenses
4.8% Administrative Expenses
4.7% Fundraising Expenses



Thank you!



Greater Fox Cities Area
Habitat
for Humanity®