



# stronger together



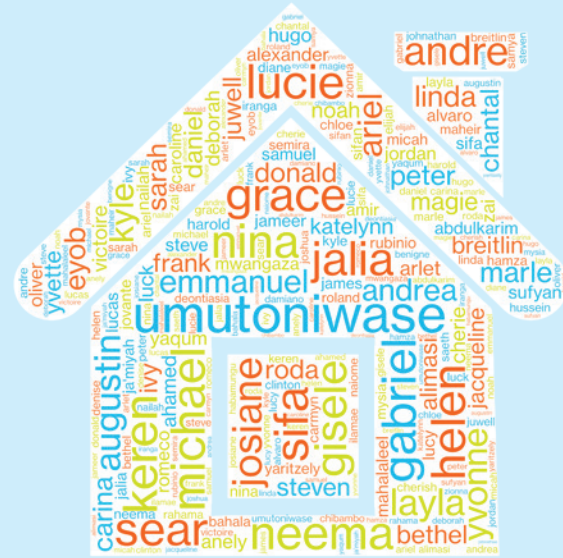
2020 Impact Report

# Impact at a Glance:

Since 1983:

more than **750 families** & **100 veterans**

have been served through homeownership and repair programs.

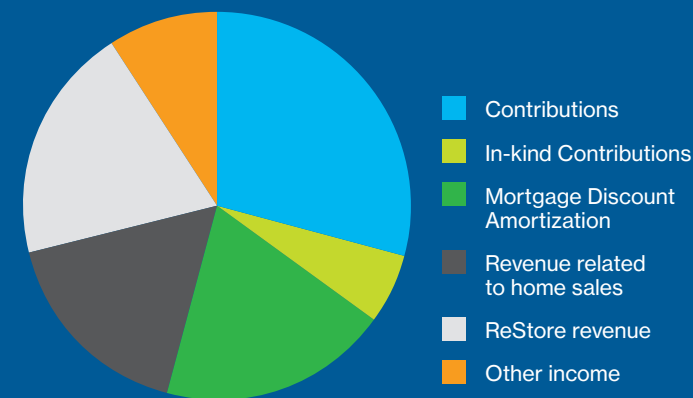


## BRIGHT FUTURE CAMPAIGN RESULTS:

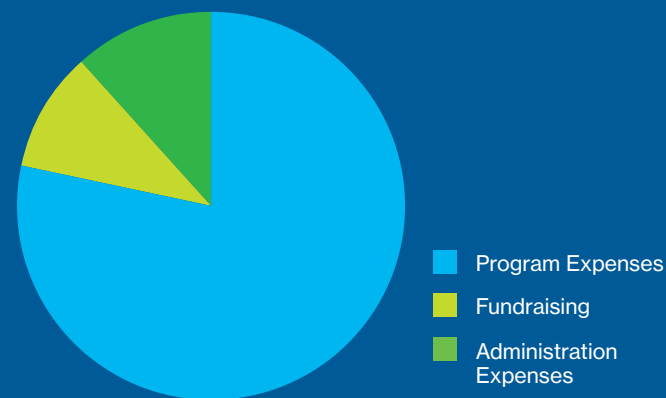
- 39 families** have become homeowners or are currently building homes.
- 47 families** have completed health, safety, and/or accessibility home repairs.
- 51 families** have legally preserved their homes for long-term homeownership.
- 350 Roosevelt Park neighbors** beautified their homes or businesses through Curb Appeal Contests and block projects.
- 10 Buy It Fix It program homes** were rehabbed and sold.
- 80 neighborhood engagement activities** took place.
- 8 organizations** collaborated with Habitat Kent for neighborhood change.
- 56 children** are moving into safe and stable homes.

## 2020 Fiscal Year Financials

### SUPPORT & REVENUES



### EXPENSES



Deborah Jones with Bev Thiel, Executive Director

## Together We are Strong

“ *Humanity wants knowledge and beauty now. We do not wait for suitable moments that never come. If men had postponed the search for knowledge and beauty until they were secure, the search would never have begun.* ”

– C.S. Lewis

No matter how much this “year of the pandemic” has affected our lives, we all still strive for knowledge and beauty. That desire doesn’t evaporate in hard times, and it has not been defeated by COVID-19. Indeed, Lewis suggests, it is resilient because it is instilled in the human heart by God.

Here at Habitat Kent, the families we serve are not waiting for the pandemic to be over to dream about their future. They have hope, now. Here at Habitat, staff is not waiting for the most “suitable” moment to continue our mission, we’re pounding nails and lifting walls now! To do anything less would be to deny who we are and the hope that God has instilled in us.

In the next several pages you will be able to learn more about Habitat’s past year. You’ll see we used your financial gifts well. You’ll see the success of the Bright Future Campaign and you’ll read inspirational stories about Habitat families.

But what I trust you take away from this report is that Habitat is full of hope, because staff, donors, volunteers and Habitat families are hope-filled people! We’re making plans for growth and bridge building and bringing the whole of our community together in this great work!

This has been a challenging and difficult year for so many, but our faith and work are not diminished. We believe, as C.S. Lewis said in a different setting, “There are far, far better things ahead than any we leave behind.” Indeed, the future is still bright!

Warmly,

*Bev Thiel*  
Bev Thiel, Executive Director



## Building Stronger Families

*For many years, Serita and her son dreamed of what it would be like to be homeowners.*

They thought about having the right amount of space, a safe neighborhood and neighbors they could bond with, decorating without a landlord's permission, and getting a good night's sleep without noise from a nearby apartment.

*This year, that dream will come true when they move in to their condo on Plaza Roosevelt.*

"I look forward to actually owning a home, so as I pay on my mortgage—it is mine! You work so hard that you want to be able to purchase things to have, and to own a home—so that you can feel safe, secure, and able to invite friends and family over and enjoy what you worked hard for."

Serita's high school son, Jo'Von, remembers his mom telling him the news that they would be getting a home. "We were excited. Finally! We just immediately started packing up."

Making their dream become a reality wasn't always easy, but Serita is used to hard work. She put herself through college without loans, and regularly works 12-hour days in hospital security. When she tried buying a home on her own, she found the process stressful and confusing and didn't know where to turn to for help. She then learned about Habitat Kent, and the application process was the motivation she needed to improve her credit.

Since being accepted into the program, Serita has participated in the home buyer program's required classes and construction hours with relish. Even during the global COVID-19 pandemic, Habitat Kent staff and homebuyers quickly adapted to virtual financial literacy classes and a new construction timeline.

Construction sites have been up and running since May, and when you ask about the next few months, Serita's face lights up. "It's happening before our eyes. I know it's a cliché saying, but the sky's the limit. It will happen if you wish for it and put work into it." And Jo'Von agrees: "If you work hard, anything is possible."

— Serita

*You guys are family to us because you're helping us every step of the way. Habitat is making sure that we fully understand budgeting, we understand everything about our mortgage and just the process of buying a home. I have the resources to help me be successful.*

## Did you know?

### ZERO PERCENT MORTGAGES:

Habitat homebuyers receive a 0% mortgage, which saves homeowners a significant amount of money in interest payments over the life of the loan.

### HAND UP, NOT A HANDOUT:

Families spend 275 hours or more volunteering, working on their own homes and taking educational classes.

### FINANCIAL STABILITY:

Homeowners typically improve their credit scores and pay down their outstanding debt by 15% from the time they enter our program to the time they close on their homes. The equity that comes from homeownership adds wealth and stability for generations.

### SUSTAINABLE REVENUE:

Sustainable revenue from our ReStore operations is the key to our ability to serve more families and further our mission. Last year, we had over 110,000 visitors!



## Building Stronger Futures

*Deborah moved into her Habitat home in the Black Hills neighborhood 24 years ago. Four years ago she fulfilled a life-long dream and promise to herself: she paid off her mortgage.*

Over those 24 years, Deborah raised four children, helped nurture nieces and nephews, recovered from a debilitating stroke, wrote a book, and lent a helping hand to countless neighbors.

She still remembers the day she became a homeowner for the first time. "I have a picture of that moment inside on the wall! I was shouting. I was praising God with my mouth wide open. It was a blessing."

Deborah's kids are grown and living independent lives, but they come back to visit and help her often. Her daughter is in college in New Jersey. Deborah is looking forward to remodeling her home to ensure she can age in place, and has plans to

convert the basement into an office so she can continue writing books.

Her home has been a haven, a bustling shelter for many children, and a stable place from which to serve her community. She hopes to use its equity to help her kids buy their own homes one day. Her home and her faith make her optimistic about the future. "I hope my children keep God before them, that they always do what's right, that they'll seek wisdom and then they'll go far."

"My home is a blessing from the Lord," she says. "Right now I'm just standing on the promises of God and I'm just trusting him like he told me to, and walking in faith."



## Building Stronger Communities

Cheryl is a healthcare worker, mother of three, and Habitat homeowner. She reflects on life before Habitat.

“It was just so stressful. It was a very, very stressful time for the kids,” she says. “When you rent or you don’t own your home, they can just come in and say you have to move. Once when the kids were real little, I had no plans of moving but they were remodeling the building and all the tenants had to leave. So we had three days to pack everything up and find a place to stay. I went back to my mom’s house and packed everything in storage and started from square one.”

As she began the home buyer application process, she began to imagine what an empty lot could become. Before Cheryl and her kids had been formally accepted into the homeownership program they would attend informational meetings and then drive by the location and be inspired by how beautiful it was.

“I would pray every single day that God would give that to us. Having a brand new house? Unfathomable. I thought that was something I would never get to experience.”

Today, Cheryl has owned her home for several years. She has laid the foundation for her and her children to make lifelong friendships with their neighbors and she has found the financial freedom that allows her plan for unexpected expenses and enjoy time with her family.

“I really, truly feel like we can enjoy life now. We get to live. We weren’t able to do anything before. We just went to Mackinac, which never would have been financially possible for us before.”

In addition to her children growing and making friends in the neighborhood, Cheryl’s life has

expanded to include deep bonds with her neighbors and the other people in her condo association.

*She finds great pride in advocating for themselves and their community.*

“I’m meeting with my neighbors right after this [interview] – we’re pretty involved in the condo association. We are looking into speed bumps. The kids here don’t have a yard and people really speed down this street. We make decisions together, because this is all of our homes and making decisions about what is best for all the children who live here.”

During the interview, Cheryl reflected on the impact her path to homeownership has had on her and her family. When asked to sum up the ultimate impact, she said: “Financial freedom.”

## Stronger because of you.

We are grateful for all the ways YOU help bring hope and opportunity to more people in our community.

Last year, over **150 corporations & 60 congregations** supported us with volunteers and/or financial support

**730 individuals** made financial gifts. **70 of these gifts** came from IRAs or Donor Advised Funds

More than **20 private & family foundations** support our mission

To get involved, email us at [together@habitatkent.org](mailto:together@habitatkent.org)



*Habitat not only provides families with access to a home, but also walks alongside each Habitat family as they learn about the homeowner process, and alongside each volunteer as they learn more about the GR community. This organization promotes a stronger GR community.*

– Stephanie Studebaker, Bright Future Society monthly donor

*Habitat Kent is changing the lives of so many families here in Kent County. Through collaboration and innovation, they are enriching neighborhoods through affordable homeownership. We are proud to be a part of their mission.*

– Dirk & June Hoffius, longtime friends of Habitat



## WE ARE THE BRIGHT FUTURE SOCIETY

Join the Bright Future Society by becoming a monthly donor. Visit [HabitatKentBFS.org](http://HabitatKentBFS.org).

### WE KNOW

a bright future for our community depends on affordable homes for all.

### WE BELIEVE

all children deserve the opportunity for a bright future.

### WE BUILD

a brighter future through monthly donations that add up to huge impact.

## 2019-2020 Board of Directors

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# How to bring hope and opportunity to more local families.

Three ways to build more with Habitat Kent

**VOLUNTEER:** Building site volunteers have always been key to our ability to build homes, community, and hope. With COVID-19 safety measures currently in place, we are able to host fewer people at a time but we still need your help! [habitakent.org/volunteer](https://www.habitakent.org/volunteer)

**DONATE:** Every dollar makes a difference in the lives of local families, whether it's through a one-time gift or automated monthly donations. [habitakent.org/donate](https://www.habitakent.org/donate)

**REPURPOSE:** Things like furniture, cabinets, appliances, and building materials help Habitat Kent's mission by being sold in our ReStore or used in our construction and repair projects. [habitakent.org/restore](https://www.habitakent.org/restore)



**OUR MISSION:** Seeking to put God's love into action, Habitat for Humanity of Kent County brings people together to build homes, communities, and hope.

**OUR VISION:** A world where everyone has a decent place to live.

## STAY CONNECTED:







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425 Pleasant Street SW, Grand Rapids, MI 49503  
(616) 774-2431 | [www.habitakent.org](https://www.habitakent.org)

## WAYS TO GIVE:

-  Gifts of cash, check or stock
-  Shop at, or donate products to, our ReStores
-  Join our Bright Future Society by setting up automated monthly donations
-  Planned Giving – join our Legacy Society
-  Contributions from your IRA or Donor Advised Fund
-  Donate a home or property



Visit [www.habitakent.org](https://www.habitakent.org) for our full financial report and 990 form.

Because of the COVID-19 situation, we are using email to send important updates to partners like you. If you are not receiving these messages and would like to be included, please let us know by emailing us at [together@habitakent.org](mailto:together@habitakent.org). **Thank you!**