



Building Homes.
Changing Lives.
STRENGTHENING COMMUNITIES.



**2023
ANNUAL
REPORT**



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Shane Jansen

ReStore Key Holder

Katelynn Compagnari

Austn Reiber

Martha Skinner

Skyrinn Zenner

ReStore Sales Associates

Anthony Brickley

Devon Kaley

ReStore Truck Drivers

Dear Friends,

Thanks to your support, 2023 was a successful and meaningful year for Habitat for Humanity Grand Traverse Region (Habitat GTR). You can read about our 2023 builds and the families we brought to homeownership on pages 8 & 9. In addition to these achievements, we also had significant administrative restructuring to work more closely and cultivate more meaningful relationships with our supporters and make everyone involved with Habitat GTR a family. You are a part of that family.

Starting July 1, 2024, there are big changes coming to the agreement between Habitat for Humanity International (HFHI) and all US Habitat affiliates. Until now, Habitat GTR paid a license fee to HFHI but our fund raising efforts were completely separate. Some of you may have been confused because there were two different Habitat organization sending fund-raising letters. Previously, donations made to HFHI were not shared with our local affiliate. Similarly, donations made to Habitat GTR were not shared with HFHI. We each maintained our own client records.

Under the new agreement, Habitat GTR and HFHI will share data and HFHI will be the only source of direct fund-raising letters and emails. Habitat GTR will receive 42% of all the funds raised by HFHI in our region. While you will no longer receive fund-raising mail from Habitat GTR, you will still receive all our usual communications, including this annual report, our email newsletter, and invitations to local fund raising events, groundbreakings and home dedications.

Although HFHI will share 42% of the funds they raise through direct marketing, Habitat Grand Traverse Region is not required to share any funds or donations made directly to our organization. **All donations made on our website, mailed directly to our local address, or raised at our various events will stay local to serve our community.** Any bequests or designations made directly to Habitat GTR will also stay here. As always, the ReStore will serve our community and generate income exclusively for our affiliate.

This is a good change. Now, our efforts and resources will go entirely to nurturing relationships. Supporters who want to assure their donations stay in our area will still be free to donate directly to Habitat Grand Traverse Region.

Regardless of our affiliate agreement, we will be the same Habitat for Humanity Grand Traverse Region, building homes, changing lives, and supporting our local community.

God bless,

A handwritten signature in black ink, appearing to read "Wendy Irvin". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Wendy Irvin
Chief Executive Officer
Habitat for Humanity - Grand Traverse Region

2023 SUPPORTERS

\$25,000 +

Huntington National Bank
The Oleson Foundation

\$24,999 - \$10,000

Aspire North Realtors
The Les and Anne Biederman
Foundation, Inc.
Consumers Energy Company
First Congregational Church -
Traverse City
Foster Family Trust
Grand Traverse County Land Bank
Authority
Hagerty Insurance
MSU Federal Credit Union
Rotary Charities of Traverse City
Thompson Surgical Instruments
Traverse City Light & Power
Patrick and Jean Wicksall

\$9,999-\$5,000

Andy J Egan Company, INC.
Mack and Lorraine Beers
Beers Family Foundation
Leith and Gloria Butler
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Fifth Third Bank Northern Michigan
I.B.E.W. Local Union 498
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Hans and Elizabeth Mathiak
C John and Reva Miller Charitable
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\$4,999 - \$2,500

Cunningham-Limp Development Co.
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Etna Supply Co.
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Thomas and Patti Jasper
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David Koss
Lee and Ross McAninch
Networks Northwest Michigan
Presbyterian Church - Traverse City
Alan Progulske
Katrina Schuur
The Charles J. Strosacker
Foundation
TBA Credit Union

\$2,499 - \$1,000

Lois Bahle and Larry Mawby
Patricia Barrons
Elaine Bridges
Marvin and Marilyn Burdine
Charles Chambers
Brian and Lorelle Dalke
Doug and Maureen DeYoung
Paul and Maxine Diller
Eric and Kathleen Dreier
DTE Foundation
Michael and Rhonda Estes
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Foundation
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Deb and Thomas Haase
Steve Haskin
Hitchens Family Foundation
Housman Charitable Fund
John C. & Mary Jane Howard
Foundation
James and Diana Huckle
Wendy Irvin
Bill and Susie Janis
Jeep Blessing Mission
Nancy and Kevin Kelly
Richard and Sharon Koenig

James and Frances Krupka
Pauline Lackie and Mary Hoiles
Joy and Doug Landis
Sally and Richard Lewis
David Maki
Bruce and Kristin Moore
Oil Gear
Dingeman and Beatrice Quartel
Bill and Susannah Quigley
Cathy Radu
Christopher Roeder
Rotary Endowment
Robert and Donna Schaerer
Erin Schmuckal
Patricia Sharpnack
Frank and Barbara Siepker
Mark and Ann Smith
Joanne Sprouse
Charles and Jacqueline Stein
Suttons Bay Congregational Church
Gerhild Uhl
Max Wendell
Brian Wenz
Donald Wiitala
Ronald Williamson
Marshall Woody Wright
Jeffery and Melissa Zawisza



The team from Oil Gear volunteering to landscape the common areas in Habitat's Maple City Crossings.

\$999 - \$500

Joanie Abbott
Sharon Andringa
Jean Boquist
Gary and Sue Bowerman
Mary Ann Bush
Central United Methodist Church
Ernest and Angela Skeans
Paul and Christine Deyo
Chris Earle and Donna Roy
Debra Edson
Harry Eick
Nancy Elmore
Jeffrey and Krista Goldman
Wendy and Paul Greeney
Christopher Hackbarth & Heather Driscoll
Sarah and Peter Hinck
Georgina and Byron Hosmer
Alan and Holly Houtman
James Hutchison
Thomas and Bette Irwin
Carol Ann Kincaid
Lewis Kirchner
Leland Community United Methodist Church
Susan Lio
Long Lake Friends Church
Aaron and Lori Mansfield
Jamie and Barbara Marsh
John and Martha Mater
Michigan Land Title Association
James and Patricia Miller
Mark and Anne O'Dell
Oryana Food Coop
Terry and Jeana Paquet



Staff from Cunningham-Limp Development volunteering to help build the last Maple City Crossings home.

PHD Manufacturing
Mike Rodenberg
Joyce Rogers
David and Beverly Rorabacher
Paul Schmuckal
Kathy and Pete Schroeter
Sales Service Plus
Stephen Siciliano
SJE Rhombus
Jeff and Carla Straw
Kay and Eugene Telma

Clifford and Bonnie Vatter
Jim and Nancy Watson
Barbara and Daniel Webster Foundation
Mike and Ruthanne Wilson
Andrew Wolff
R. M. Young Company
Steven and Linda Young
Janet Zerbel
Zoeller Pump Company

\$499 - \$250

Elizabeth and Sean Agerson
Stephanie Armstrong
Bruce and Jeanne Beers
Richard and Sue Campbell
Old Mission Windows
Helen Chadwick
Albert Chaffee
Traverse Bay United Methodist Church
Larry and Rebecca Dobler
Gretchen Dunfee
Donald and Kathy Ehrenberger
Albert and Annette Evans
Colleen Farran
Gregg and Nancy Fazzoni
First Congregational Church - Central Lake
Jeff and Georgia Gietzen
Chris and Leslie Goodrich

Gordon and Laura Gottfried
Patricia Green
Patrick Hanniford
Charles and Judith Hatcher
Michael and Jeanne Haynes
Paul and Meredith Henley
Heather Hudson
JenTeas Custom Logo Gear
Keith and Claudette Johnson
Louise Kane
Stephen Klix
Andrew Krupinski
Mary Kurz
Ruth Leonard
Kerry Maloney
Chris and Marissa Milliron
Mary and Judith Mintz
Gary Mott
Network for Good

John and Carolyn Olson Fund
Holy Crap LLC
Scott Phillips
Rosalie Rieger and James Nugent
Florian Rundio
Joshua and Deanna Russell
Douglas and Kelly Schrag
Alice Schuman
Timothy Sciba and Mary Roesner
Christine and Duane Shugart
Lea Ann Sterling
June E. Thaden
Karen Thomas
Matthew Vujea
Gregory and Karen White
David and Susan Wilson

\$249 - \$100

Janis Adams
Mark and Connie Adamson
JASON and Suzanne Allen
Jeffrey Annatoyn and Kathleen
Cornillie
Aquatherm Incorporated
ArmaceLL Co
Josephine Arrowood-Ross and
Jeffery Ross
Richard and Connie Jo Bach
Robert Baird & Co.
Judy Balas
Alice Beeker
Daniel and Aline Beutler
Bogard and Sons Construction
Gilbert A. Bogley
Joan Bonney
Gary and Mimi Borocki
Cheryl Bouman
Julia and Eric Braverman
Dan Brink
Gary and Sue Brown
Andrew Bump
James and Barbara Burkholder
Bruce Byl
Michael and Jessica Caruso
Judith Case and Karl Hausler
Lynnette Cervone and M. P. Manley
Williamsburg United Methodist
Church
Philip and Barbara Chapman
Nancy Christensen
Marilyn Cobb
Paul and Denise Collins
Catherine Collins
Jane Conard

Robert Condon
Joseph and Leslie Cook
John and Ann Davey
Robert and Jacqueline Davidson
DeVries Designs, Inc.
John Donaldson and Shelly
Seurynck
John and Sally Ellinger
Environment Architects
Carol Erway
Bradley and Martha Eshbaugh
Beverly and James Finlayson
Dean and Debra Frick
Karen Gartland
Gina Gentry
Thomas and Christine Gibson
Shannon Gillespie
Charles Godbout
Wes and Kathy Gore
Christopher and Marlene Griffin
Richard Halbert
Arthur Hanlon
William Hayes
Ann Hemming
Annabelle Henley
William and Debra Hersey
Sean Hickey and Dawn Garrock
Mechthild Kessler Howell
Sharon Hupp
ITW Foundation
Carolyn Kassa
Paul and Johanna Kaye
Thomas Keith
John and Connie Kerns
Tom and Julie Lamie
The Lark Family
Eileen Larsen
Douglas Leng
Juanita Linton
Staton and Carolyn Lorenz
Dennis and Charlene Lutes
Stewart and Martha Macleod
Rebecca Mang and Homer Nye
Andrew Marek
Dan McClary
Gary and Nancy McRay
Robert Morrison
Ann Murphy
Roger and Stephanie Nelsen
Timothy Nelson and Nancy Johnson
Ruth Nunnelley
George Ohse
Bill Palladino
Dennis Penney
Dennis Phillips
Elaine Piper

Denise Plakmeyer
David and Judy Pohlod
Gary and Darlene Pope
Gary Potter
Dennis and Barbara Reese
Judith Reinhardt
Daniel Rickard
Kathryn Riker
James and Georgia Rivers
Richard Robbins
Dixie Roethlisberger
Marcia Rose
Rouse Family Trust
John and Kristin Sak
Diane Samarasinghe
Ruth Serbinski
Diana Shattuck
Peg and Stephen Siciliano
Britta Siepker
Martha Ann Skinner
Stephen Smedes
Bill and Mary Smith
Ann Snyder
James Storey
Ruth and Robert Stow
Brad & Jamie Streeter
Tom Striffler
TC Personal Care
Doug and Karen Thompson
Robert and Kathleen Thoreson
Larry and Sandy Tiefenbach
Topp Industries
Tom Trumbull
Kathy Tuckerman
Kevin Vlach
Barbara Wallace
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Mike and Linda Wheelock
Paul and Melissa White
Glenn C. Wiggins
David and Roberta Williams
Michelle Witkop
Jesse Wolff
Joann Woods
Des and Greg Worthington
John and Peggy Zachman
Michael Zipser



Up to \$99

Cauze Charitable Fund	Virginia Gott and Kathy Morse	Bill Rafferty
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Gary and Christi Bardenhagen	Chandler Hoekstra	Mike Rudnicki
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Robert Bosch	Clifford Jacobs	Allan and Julie Siefert
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Karen Brady	Margaret Jose	William and Margaret Slepicka
Nathan Burdek	Thomas Kachadurian	Dana and Ernest Smith
Joseph Campo	H. E. Kanitz	Larry and Linda Sommerville
Debra Caperton	Ronald Kovacs	Albert and Helen Spafford
Aubrey Carmien	Bruce L. Makie	Joseph and Carol Spaulding
Donna Castor	Lisa Lamont	David and Kimberly Speicher
Robert and Leslie Cercek	Marilyn Leppek	Michael Spry and Jean Rokos
Richard and Peggy Christie	Nicole Mangan	Meaghan Stafford
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Daniel and Amy Faber	Bill and Kay Myers	Pete Torrey
Bill and Truda Fagan	Dianna Nance	Jeremy and Laura Trick
Westlake Construction	Dorothy Nickerson	William Twietmeyer
Rich and Lori Fasi	Arlene O'Brien	Merilyn Ueno
Walter and Susan Feiger	Sandra L. O'Niel	Pam Vammer
Cheryl Ferguson Thompson	Sharon Oriel	Kathy VanHouwelingen
Joseph and Jody Ferry	Leonard Overholt	Shirley Waclawski
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Linda Frank and Klaus Lehrer	Lisa Peele	Linda and Randall Williamson
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Ursula Gilmour	Richard and Nancy Lou Priehs	

In-Kind Donors

45 North Vineyard & Winery	Therese Kaufman	Robert J Reamer
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Farm Club	Harriett Mittelberger	Third Coast Fruits and Wunsch Farms
Grand Traverse Industries	New Waves United Church of Christ	John Weindorf
Elizabeth Huntoon	Northern Plumbing and Heating	Ronald White
Integrity Software Systems	Nancy Perry	
Kal Excavating	Pine Hill Village Gardens	



A YEAR OF INNOVATION

Thanks to our many volunteers, donors and community supporters, Habitat for Humanity Grand Traverse Region had a great year in 2023.

In 2023 Habitat finished homes for four new homeowners at our **Maple City Crossings** development. Two additional Maple City Crossings homes were near completion at the end of the year.

In 2023 we broke ground on the **New Waves Community** on Bugai Road near M-72 and started construction of the first three homes. Habitat Project Manager Curtis Cobb with the Habitat volunteer Green Team researched and deployed precast concrete Superior Walls. The exterior walls are made from single ten-foot-tall panels with no seams or openings in the surface to be sealed. The walls have a higher R-value and create a much quieter interior than stud walls. Unlike homes with vinyl siding, the Superior Walls require no exterior



maintenance. In addition, this new method significantly reduces the time and volunteer work needed to build the homes which will allow Habitat to build more homes each year.

In 2023 we celebrated the 20th birthday of the Traverse City **Habitat ReStore**. 4786 people donated items to the ReStore. Many of those donations help keep usable resources

out of local landfills. In addition to donated items, in 2023 the ReStore added a line of new paint and supplies from Ecotone. Ecotone latex paint is made from recycled paint from solid waste districts, private homeowners, and businesses. As a result



of these successes, the ReStore had nearly \$600,000 in sales, a 15% increase from the previous year. The Restore provides a significant portion of the funding for Habitat GTR programs.

In 2023 our **Core Volunteer** construction team logged 2,024 hours building Habitat homes,



significantly offsetting construction cost. In addition to the 21 core team members, we had two apprentices working with our construction team. The apprentice program is a joint effort with Networks Northwest Michigan Works.

Habitat Priority Home Repairs address issues that threaten health and safety. In 2023, we completed Priority Home Repairs for 12 homeowners, including two veteran families. We also referred 195 applicants to financial coaching helping them address their credit health.

Humanity Grand Traverse Region shares all of these successes with every one of our volunteers, donors and community supporters.



These statements are not yet audited. The annual audit is scheduled for June 2024.
 The audited statements will be available July 2024 at: www.habitatgtr.org/financials

Statement of Financial Position

December 31, 2023

ASSETS

Current Assets

Cash and cash equivalents	\$ 842,391
Accounts receivable	223,359
Mortgages receivable	70,062
Prepaid expenses	8,784
Construction inventory	771,855
Investments	254,480

Non-Current Assets

Mortgages receivable net of current portion	\$600,000
Grants receivable	\$2,500

Property & equipment, net \$1,023,859

Total assets **\$3,797,290**

LIABILITIES and NET ASSETS

Current Liabilities

Current Portion of long-term debt	\$ 85,565
Accounts payable	23,594
Accrued payroll & other expenses	60,706
Accrued interest expense	19,623

Long-term liabilities

Notes payable	2,253,439
---------------	-----------

Total liabilities **\$2,442,927**

Net Assets

	\$1,354,363
--	-------------

Total net assets **\$1,354,363**

**Total liabilities
& net assets** **\$3,797,290**

Statement of Activities

For the Year Ended December 31, 2023

SUPPORT & REVENUE

Restore sales	\$ 590,101
Sales of homes constructed	1,140,000
Home Repair Program	30,688
Cash contributions	778,017
Gain on sale of mortgages	0
In-kind contributions	32,266
Mortgage discount amortization	56,454
Gain on investments	24,139
Fundraising events	49,553
Interest and dividend income	13,069
Late charges	400
Miscellaneous	85,720

Total support & revenue **\$2,750,854**

Cost of HOMES SOLD

Construction costs	\$1,017,420
Loan discounts	340,561

Total Cost of Home Sold **\$1,357,981**

EXPENSES

General program services	\$725,773
Restore	473,206
Management and support services	149,331
Fundraising	254,882

Total Expenses **\$1,603,192**

CHANGE IN NET ASSETS ... (\$ 210,319)

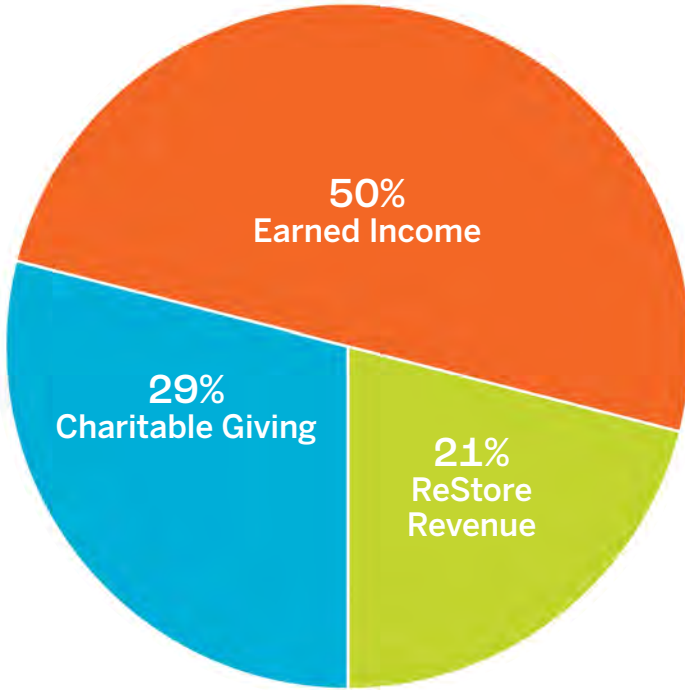
Net assets, beginning of year 1,564,682

Net assets, end of year **\$1,354,363**

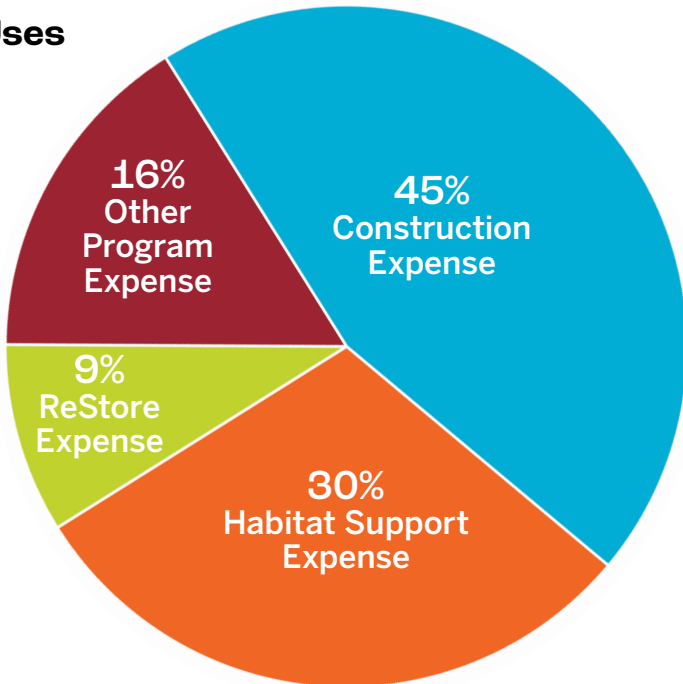
Habitat for Humanity Grand Traverse Region

P.O. Box 5412 • Traverse City, MI 49696-5412 ♦ 231-941-4663 ♦ www.HabitatGTR.org

Sources



Uses





Building Homes. Changing Lives.

STRENGTHENING COMMUNITIES.

PO Box 5421
Traverse City, MI 49696

Please accept my investment in the Habitat Mission.

Donate with a Credit Card or bank account

You can donate on-line at:
www.habitatgtr.org/building-homes

If you have a printed copy, point your smartphone camera at this QR code, then touch the pop-up link to go to our secure contribution page to donate with your credit card, debit card or bank account (ACH).



Donate by mail

Amount enclosed: \$5,000 \$1,000 \$500
 \$250 \$100 \$50 \$_____

I would like to join Habitat Heroes and make a monthly recurring donation of: \$_____

NAME _____ ADDRESS _____

CITY _____ STATE _____ ZIP _____

EMAIL _____ PHONE _____

Please make checks payable to:
Habitat for Humanity Grand Traverse Region
PO Box 5421
Traverse City, MI 49696

