



Building Homes.
Changing Lives.
STRENGTHENING COMMUNITIES.

2024 ANNUAL REPORT



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Apprentice Carpenter

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Lindsey Greenfelder

ReStore Sales Associates

Chris Krause

ReStore Truck Driver

Paul Muller

ReStore Sales Associates

Breena Ormbee

ReStore Sales Associates

Martha Skinner

ReStore Sales Associates

Autumn Welch

ReStore Sales Associates

ON THE COVER: Hayley and her children at their ground-breaking, June 2024. RIGHT: Hayley and her children in front of their New Waves home, November 2024.

Dear Friends,

As we have learned over our 39 years as a Habitat for Humanity affiliate, the work of Habitat Grand Traverse Region is not just building structures, but developing strong relationships. We instinctively know that stable homes help to strengthen families, but the Habitat program extends that connection and commitment to the surrounding community.

Over the last few years, we have seen something remarkable bloom at our New Waves development. People who didn't know each other less than a year ago have become friends. They have worked together to build not just their own homes, but the homes of their neighbors. We have seen these families make personal sacrifices for the sole purpose of helping another Habitat homeowner. We have watched children become fast friends without knowing how much their mothers' stories aligned as well.

There is something special happening at New Waves. The strong community that is growing is the results of the great, hardworking homeowners who are changing their lives together. New Waves is special because of the many volunteers who have given so much of their time and energy. Finally, New Waves is a reality because of your generosity. Your donations are the seeds that started the thriving growth. Every contribution has been multiplied by the energy and love blossoming from these homes we are building in what was once an empty field.

God bless,

A handwritten signature in black ink, appearing to read "Wendy Irvin".

Wendy Irvin

Chief Executive Officer

Habitat for Humanity - Grand Traverse Region



Watch Habitat
New Waves
Homeowners tell
their stories



2024 SUPPORTERS

\$75,000 +

Jeane D. Poos Trust
Leelanau County Land Bank
Authority
Patrick and Jean Wicksall

\$74,999 - 25,000

Andy J Egan Company
Mack and Lorraine Beers
Les and Anne Biederman
Foundation
Ronald Fitch
Grand Traverse Regional Community
Foundation
Grand Traverse County Land Bank
Authority
Hitchens Family Foundation
Huntington National Bank
Networks Northwest Michigan
The Oleson Foundation
Rotary Charities of Traverse City

\$24,999 - \$10,000

Cherryland Electric Cooperative
Tim and Susan Collins
Consumers Energy Foundation
Hartman Family Charitable Fund
I.B.E.W. Local Union 498
Hans and Elizabeth Mathiak
Andrew and Gwen Moroff
The Art & Mary Schmuckal Family
Foundation
Katrina Schuur
Thompson Surgical Instruments

\$9,999-\$5,000

Beers Family Foundation
DTE Foundation
Fifth Third Bank Northern Michigan
Deb and Thomas Haase
Thomas and Patti Jasper
David Koss
Doug and Lynne Luciani
David Maki
C John and Reva Miller Charitable
Foundation
Ann Norman
Presbyterian Church Traverse City
ReStore Customer Roundup
TBA Credit Union
Traverse City Light & Power
Richard and Kimiko Williams

\$4,999 - \$2,500

Cherryland Electric Community
Caring Fund
Cunningham-Limp Development Co.
Doug and Maureen DeYoung
Paul Diller
Dorothy Dowd
Gregg and Nancy Fazzoni
Paul and Laura Jacobson
Jimmy John's
Chuck and Allison Kendall
Lake Michigan Credit Union
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\$2,499 - \$1,000

AIG
Albertson Family Foundation
Nicolaas and Rhonda Ballintyn
Patricia Barrons
Bethlehem Lutheran Church
Elaine Amacker Bridges
Marvin and Marilyn Burdinie
Chris and Andrea Camp
Chateau Chantal
James A Childs and
Susan M Childs
Foundation
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Elizabeth Dole
Eric and Kathleen Dreier
Etna Supply Co.
Everance Foundation,
Inc.
Betty Farber
Gottfried Family
Charitable Fund
Julia and Daniel Green
Donald and Ann
Gregory
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Jane Maddox
Housman Charitable
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June 8th Foundation Inc
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Kazanski
Kitchen Choreography LLC
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Pauline Lackie and Mary Hoiles
Harold and Pam Lassers
Sally and Richard Lewis

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Frank and Tracy Siepker
The Charles J. Strosacker
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*Chateau Chantal created
Welcome Home wine
with donations for every
bottle sold.*

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Bruce and Kristin Moore
Amy and Eric Mueller
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Mark and Anne O'Dell
Oilgear
Teresa Olson
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Foundation
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\$999 - \$500

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Burke Agency
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Debra Edson
Harry Eick
Nancy Elmore
Albert and Annette Evans
Karen Gartland
Thomas and Christine Gibson
Autumn Gillow
Jeffrey and Krista Goldman
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Christopher Hackbarth and Heather
Driscoll

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Heather Hudson
Wendy Irvin
Thomas and Bette Irwin
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James and Frances Krupka
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Leland Community United Methodist
Church
Lori and Mark Leugers
Anne Magoun
Aaron and Lori Mansfield
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Cherylann Meyer
Michigan Land Title Association
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Joyce Rogers
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Christine and Duane Shugart
Stephen C Siciliano
Albert E. Sickinger
Adam and Theresa Smith
Jerry and Kathleen Stephen
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Katherine Telma
June E. Thaden
Traverse City Pit Spitters
Traverse Bay United Methodist
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Collin Veele
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Jim and Nancy Watson
Andrew and Ashley Weaver
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\$499 - \$250

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Jill Bentgen
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Wojtkowiak
Ron Woodward
Des and Greg Worthington



*In addition to being corporate partners and donations from
their foundation, Cherryland Electric are frequent volunteers.*

\$249 - \$100

Abbas Family Fund	Dean and Debra Frick	Jeffrey and Mary Mazure	Mary Sanders
Amy L. Alfien	Laura Gayan	Gwendolyn McMullen	Phillip and Karen Schaub
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	James F. Lindner	Florian Rundio	
	Allen Livingston	John and Kristin Sak	
	Barbara Marsh		

Up to \$99

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Daniel Bartz
Integrity Software Systems
Orchard Cleaning Services
Robert J Reamer
Richard Robbins
The Talon Group Title Agency



*Talon Group Title
are in-kind donors
and voluteer at our
Habitat build sites.*



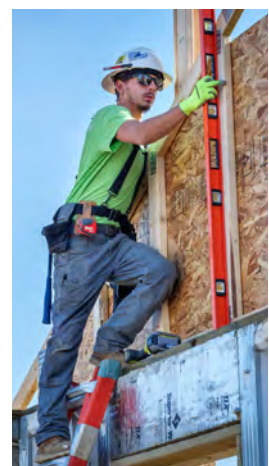
A YEAR OF CONNECTIONS

2024 has been a year of creation and repair for Habitat Grand Traverse Region. Thanks to the generous help of our donors, volunteers, and the support of our community, we were able to build and close on five new homes, welcoming five new Habitat families. We were also able to complete 13 critical repairs for existing homeowners in our community through our Priority Home Repair program.

Early in 2024, we completed our Maple City Crossings development and welcomed our final homeowners there. While our team was completing the last Maple City home, we had also been working on our first homes in the New Waves development. Due to the innovative construction techniques we are using at New Waves, we completed the first homes in June 2024.



We held our first New Waves



homeowner dedication in July, welcoming Jennifer and Tristan with their three children, and their new next-door neighbors Angela and her daughter. Before the end of the year we had completed and closed two more homes for a total of four New Waves homeowners in 2024. Before the end of the year we had two future New Waves homeowner families working on their sweat equity.

The rapid development has created strong relationships at the New Waves community. Working on each other's homes has been a catalyst in building friendships. In addition to the homeowners themselves becoming friends, several children in New Waves have made new connections.

LEFT: Noah, completing his sweat equity installing roof trusses on his and other Habitat homes.

PHOTOS ON THIS SPREAD, ABOVE FROM LEFT: *The Maple City Crossings Habitat homeowners. Tristan and Jennifer, our first New Waves homeowners. Hayley and her daughter happy to be in their New Waves home. Morgan and Jennifer working on Habitat sweat equity. Jesse completing his sweat equity painting his future home.*

One friendship in particular has blossomed between two little girls who moved in next door to each other. Their mothers, Hayley and Emilee, have told us how the two have become so close that during the winter months they put on puppet shows in the windows between their houses, staying connected even when separated by the walls of their respective homes.

The ReStore also had innovations in 2024. After a successful fundraising campaign, we replaced all of the ReStore lighting with LEDs. The LED lighting is brighter and cleaner. Perhaps more importantly, the LED lighting uses significantly less energy than the old florescent fixtures. We have seen a 40% decrease in our electric bill.

The Priority Home Repair program kept 13 existing homes safe and healthy. When existing homeowners can stay in their current homes, we reduce the need for additional housing units. Several of our home repairs have been for US veterans. Since partnering with Habitat GTR, these veterans have experienced a renewed sense of belonging and support within a community that truly embraces them.

BELOW: *In December of 2024, new friendships were formed and existing friendships deepened when several current and future Habitat New Waves families walked together in the annual Downtown TC Light Parade.*



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

Statement of Financial Position

December 31, 2024

ASSETS

Current Assets

Cash and cash equivalents	\$1,726,866
Accounts receivable	180,644
Mortgages receivable	60,521
Prepaid expenses	4,077
Construction inventory	563,821
Investments	269,137

Non-Current Assets

Mortgages receivable net of current portion	\$691,684
Grants receivable	30,000

Property & equipment, net \$1,012,676

Total assets **\$4,652,958**

LIABILITIES and NET ASSETS

Current Liabilities

Current Portion of long-term debt	\$ 7,635
Accounts payable	59,000
Accrued payroll & other expenses	28,063
Accrued paid time off	41,857
Accrued interest expense	19,035

Long-term liabilities

Notes payable	\$2,214,411
---------------	-------------

Total liabilities **\$2,370,001**

Net Assets

	\$2,282,958
--	-------------

Total net assets **\$2,282,958**

**Total liabilities
& net assets** **\$4,652,959**

Statement of Activities

For the Year Ended December 31, 2024

SUPPORT & REVENUE

Restore sales	\$ 549,880
Sales of homes constructed	2,206,966
Home Repair Program	159,681
Cash contributions	1,305,835
Gain on sale of mortgages	0
In-kind contributions	53,900
Mortgage discount amortization	55,647
Gain on investments	57,167
Fundraising events	42,414
Interest and dividend income	1,406
Late charges	466
Miscellaneous	172,760

Total support & revenue **\$4,606,122**

Cost of HOMES SOLD

Construction costs	\$1,785,736
Loan discounts	170,942

Total Cost of Home Sold **\$1,956,678**

EXPENSES

General program services	\$698,014
Restore	400,066
Management and support services	294,969
Fundraising	291,992

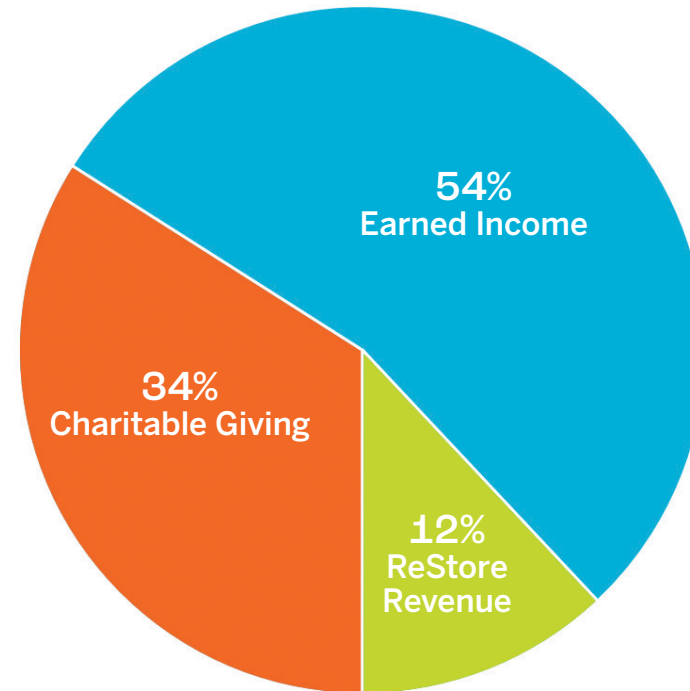
Total Expenses **\$1,685,041**

CHANGE IN NET ASSETS \$ 964,404

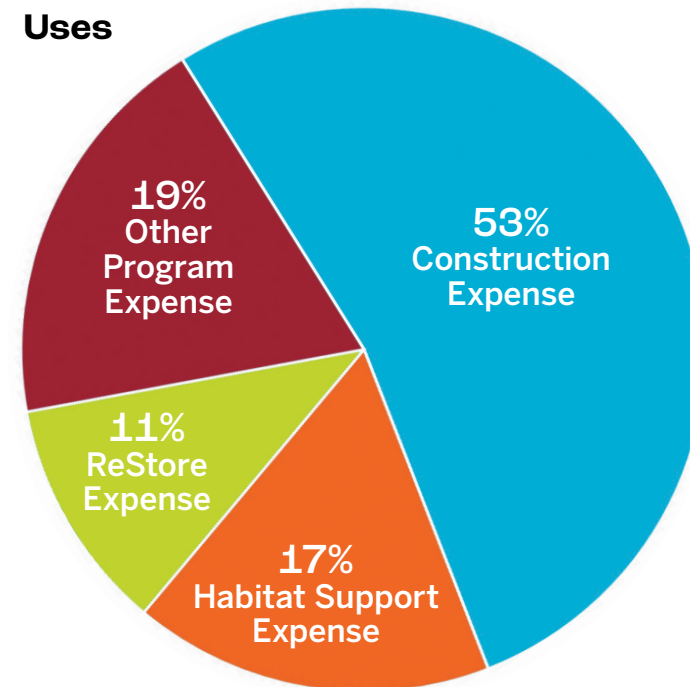
Net assets, beginning of year 1,318,556

Net assets, end of year **\$2,282,958**

Sources



Uses



2024 by the Numbers

- **\$1.6 Million** Donations and Grants
- **190** Total Volunteers
- **4826** Total Volunteer Hours
- **Five** Habitat Homes completed
- **13** Home Repairs Completed
- **\$326,000** Appraised value of Habitat Homes
- **Five Months** Time to build a Habitat Home

ReStore

- **5237** Donation drop-offs
- **808** Donations pick-ups
- **32,900** Cans recycled
- **1,096** Pounds of Aluminum recycled in 2024
- **\$8,950** ReStore checkout round-up donations

Habitat for Humanity Grand Traverse Region

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



Building Homes.
Changing Lives.
STRENGTHENING COMMUNITIES.

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Traverse City, MI 49696

