



Habitat
for Humanity®
Grand Traverse Region

2025 ANNUAL REPORT



The Habitat Team

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TBA Credit Union
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Traverse City Light & Power
VICE PRESIDENT

Chuck Kendall
Dow Chemical Company, Retired
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Worthington Fundraising Solutions

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DEVELOPMENT MANAGER

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Breeana Ormsbee
Alyssa Oswalt
Mason Richardson
Martha Skinner
SALES ASSOCIATES

TRUCK DRIVERS
Dominik Baker
Chris Krause

On the Cover

*Devante and his son Lincoln,
2025 Habitat Homeowners*



*Blake and Taryn with their
daughter Winifred,
2025 Habitat Homeowners*

Dear Friends,

As we have learned over our 40 years as a Habitat for Humanity affiliate, the work of Habitat Grand Traverse Region is not just building structures, but developing communities. It is well documented that neighborhoods with homeowners are more stable and safer. Neighbors support each other, kids play together, and families share resources and common experiences that stem from a vibrant sense of community.

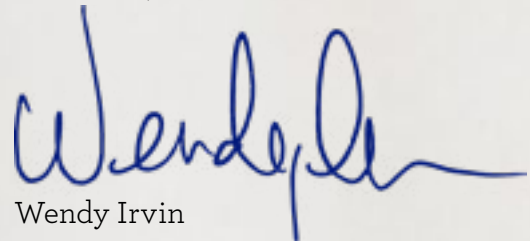
In 2025, our New Waves Community evolved from a few neighbors getting to know each other into a thriving neighborhood where kids play soccer at the center of the development, families walk dogs, and children on scooters coast around the quiet private road.

As I write this in summer of 2026, I am reminded of something that happened in late May. On a particularly warm weekend afternoon, a homeowner's grown child filled a laundry basket with water balloons and carried them out to the center open space at New Waves. In just a few minutes every child in the development gathered. For hours, they were all engaged in simple neighborhood fun.

The impact of homeownership lasts longer than a season or a year. Habitat's mission helps people change their lives by providing safe, healthy and affordable homes, which result in economic stability and generational change.

Each year we have been able to serve more families and change more lives because of your generosity. On behalf of all the Habitat staff, volunteers, and every Habitat homeowner, I want to extend our most sincere thanks.

God bless,



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

Watch Habitat
Homeowners tell
their stories



In September of 2025, a team of volunteers from Cherryland Electric Co-op, led by 2024 & 2025 Habitat Board President Frank Siepker (taking the selfie) spent an entire day at New Waves. They worked on several homes including (below) painting the exterior of this home.



Changing Lives with Homeownership

2025 was a foundational year for Habitat Grand Traverse Region. It further extended our commitment to being a community developer, rather than a builder constructing single homes. During 2025 our New Waves Development reached critical mass and transformed from a few neighbors living in proximity to a thriving, diverse community.

Each homeowner in New Waves shares the common Habitat thread, but every family has its own interesting story. Jesse and Cori met in recovery, and between the two of them have over 20 years of sobriety. Kahn his wife, and their five children came to the US as refugees with special immigration status because of Kahn’s service with the US military in Afghanistan. Blake served in the National Guard Reserves for nine years and is currently a police officer. Some of the homeowners are survivors of serious domestic abuse, finally with a secure foundation under their feet.

Habitat started 2025 with four Habitat New Waves homes completed. The homeowner families included five adults and nine children. Two more homes were under construction with homeowners waiting to close in early spring. By the original plan, those six homes would have completed the Habitat portion of the project. However, seeing the



The sign of a thriving community: children playing in the center open space at New Waves.

success and vibrance of the Habitat homeowners, the New Waves church redirected their plan for future rental homes and sold seven additional lots to Habitat.

In May, we started work on four more homes which we completed before the end of the year. At the end of the 2025, there were 10 Habitat homeowner families living in New Waves and the last three homes were far enough along to be completed during the winter of 2026.

In 2025 the New Waves community, was nearly complete, with 16 adults and their 20 children. It was home to the working people who keep our community running. New Waves homeowners’ occupations range from a police officer to a site leader at Shoreline Fruit. Two of the families have older children attending college.

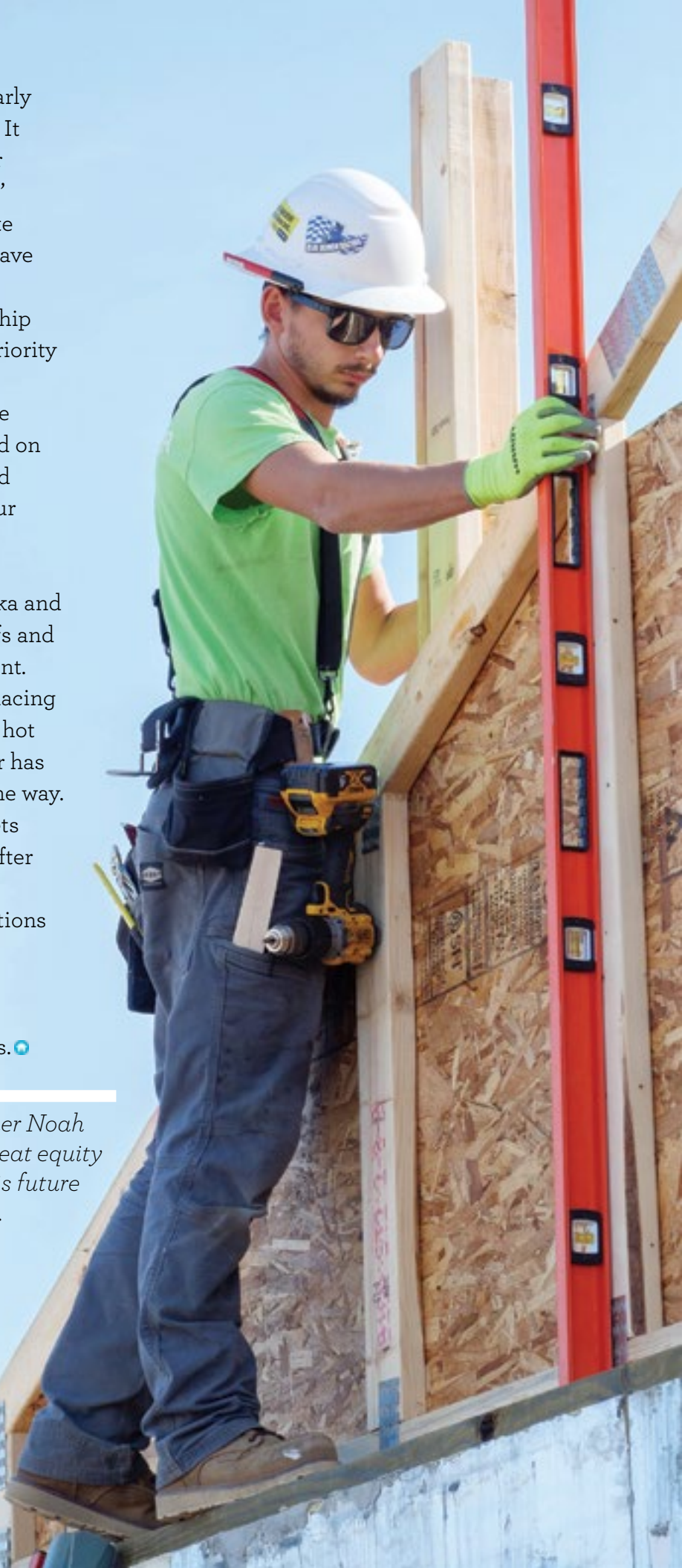
At the same time that Habitat Homeownership was creating new opportunities, the Habitat Priority Home Repair program was keeping existing homeowners safe in their current houses. Since our PHR resources are limited, Habitat focused on repairs for seniors, people with disabilities, and households with accessibility needs. Four of our home repair clients were US veterans.

Through our PHR program we served 17 households in 2025 in Grand Traverse, Kalkaska and Leelanau Counties. We replaced 11 failing roofs and kept six homes livable with furnace replacement. Six homes needed other repairs including replacing a water heater for a woman who had not had a hot bath in over a year. Many times, a single repair has complicating factors that are resolved along the way.

Our home repair clients usually have budgets that don’t leave room for home maintenance after essentials. Often, PHR homeowners had been living with unsafe, or marginally livable conditions for over a year before finding Habitat Grand Traverse Region.

All of this work is the result of our generous donors who once again supported these efforts.🙏

Habitat homeowner Noah completing his sweat equity helping to build his future New Waves home.



LEFT: Jesse and Cori cutting the ribbon on their new Habitat home. CENTER: Devante signing his first mortgage while his father looks on. RIGHT: At every home dedication, the Fellowship Quilters present handmade quilts to every member of a Habitat household. They presented Kahn with a special quilt honoring his service with the US military in Afghanistan.



To support more of these success stories you can make a donation at:
www.habitatgrtr.org/ar25

2025 SUPPORTERS

\$50,000 +

Grand Traverse County Land Bank Authority
Grand Traverse County
Jamie and Barbara Marsh ♦
MSHDA
Patrick and Jean Wicksall
Habitat for Humanity of Michigan

\$49,999 - \$25,000

The Les and Anne Biederman Foundation ♦
Federal Home Loan Bank - Indianapolis
Grand Traverse Regional Community Foundation
The Huntington Foundation ♦
The Oleson Foundation
Jeane Poos Trust ♦
Katrina Schuur and Jackson Fox

\$24,999 - \$10,000

Andy J Egan Company, Inc.
Richard and Lorraine Beers ♦
Centennial Wealth Advisory
Cherryland Electric Cooperative
Desk Drawer Foundation
Hartman Family Charitable Fund
Hans and Elizabeth Mathiak
Networks Northwest Michigan
PNC Foundation
Richard Robbins
The Art & Mary Schmuckal Family Foundation ♦
Traverse Bay United Methodist Church

\$9,999-\$5,000

Tim and Susan Collins
DTE Foundation
Julie Falconer
Fifth Third Bank Northern Michigan ♦
Mark Girardin
Tim and Sally Hanley
I.B.E.W. Local Union 497
Thomas and Patti Jasper
Nancy and Kevin Kelly
David Koss & Joanie Abbott ♦
Mrs. Sally Lewis
Doug and Lynne Luciani ♦
David Maki
Michigan Department of Labor & Economic Opportunity
Pam and Mike Miller
Ann Norman
Presbyterian Church - Traverse City
Collin and Rebecca Veele
Richard and Kimiko Williams
Zonta Club of Traverse City

\$4,999 - \$2,000

Jeanne Ascione
Butler-Ringsmuth Fund
Richard Connell ♦
Cunningham-Limp Development Co.
Eric and Kathleen Dreier
Betty Farber
Gregg and Nancy Fazzoni ♦
Julia and Daniel Green
Deb and Thomas Haase ♦
John C. & Mary Jane Howard Foundation
Housman Charitable Fund ♦
Chuck and Allison Kendall ♦
Sharon Koenig
Mariage Roofing
Bill and Debbie Marsh
MSUFCU
Kenneth and Becky Osborne ♦
James and Nancy Pflasterer
Dan and Pam Prevo
Dingeman and Beatrice Quartel
Tom and Maggie Quinn
Albert and Eva Sickinger
Frank and Tracy Siepker ♦
The Charles J. Strosacker Foundation
Joel and Julia Sytsma
Richard and Carol Thompson
Gerhild Uhl
Marshall Woody Wright

\$1,999 - \$1,000

Albertson Family Foundation
Brian and Lissa Ames
Elaine Bridges
Dr. Ed and Ingrid Brophy
Marvin and Marilyn Burdinie
Ms. Mary Ann Bush
Optimist Youth Foundation
Consumers Energy - Traverse City
Bill and Jeanne Dennler
Paul and Christine Deyo
Doug and Maureen DeYoung
Mr. Paul Diller
Elizabeth Dole
William and Phyllis Donberg
First National Bank of America
Donald and Ann Gregory
Jane Hagaman
Steve Haskin ♦
John Hayes
Paul and Meredith Henley
Hepner Drilling Service, LLC
Alan and Holly Houtman
Jerome and Jill Jelinek
Jimmy John's Traverse City
June 8th Foundation Inc
Dr. Charles Kelly
Pauline Lackie and Mary Hoiles
Lake Michigan Credit Union
Jonathon and Laura Lanphier
Harold and Pam Lassers
Long Lake Friends Church
Jane Maddox
John and Martha Mater
Elizabeth and John Melcher
Shelley and Steve Misenheimer
Carol Niemi
Mark and Anne O'Dell
Teresa Olson
Barbara Papazian
Thomas Pierce & Mary Beth Kazanski
Bill and Susannah Quigley
John and Linda Racine
Catherine Radu ♦
Mike Rodenberg
Joyce Rogers
Rene & Tanya Ruiter
Robert and Donna Schaerer
Erin Schmuckal
Patricia Sharpnack
Charles and Jacqueline Stein
Jeff and Carla Straw
Suttons Bay Congregational Church
Howard Van Houten
Curt Ward
Max Wendell
Donald Wiitala
Ron Woodward
Des and Greg Worthington
Jeffery and Melissa Zawisza

\$999 - \$500

Deborah Allen
Thomas and Barbara Auer
Douglas & Ilene Beers
Jean Boquist
Gary and Sue Bowerman
Rev. Albert Chaffee
Culver's East Bay
Patrick and Margaret Curtin
Chris Earle and Donna Roy
Debra Edson
Harry Eick
Nancy Elmore
First Congregational Church - Central Lake
Karen Gartland
Autumn Gillow
Jeffrey and Krista Goldman
Gottfried Family Charitable Fund
Wendy and Paul Greeney
Groundworks
Christopher Hackbarth and Heather Driscoll
Dana Hendrix
Sarah and Peter Hinck
Georgina and Byron Hosmer
Wendy Irvin
Thomas and Bette Irwin
Keith and Claudette Johnson
Lewis Kirchner
Joy and Doug Landis
Mike and Becky Lanham
Lori and Mark Leugers
Anne Magoun
Cathie McCullough
Cherylann Meyer
Michigan Land Title Association
Perez-Sanz Family Fund
Scott and Pam Phillips
Terry and Jeana Paquet ♦
Rotary Charities of Traverse City
Diane Samarasinghe
Kathy and Pete Schroeter
Kathleen & Llewellyn D Seibold
Christine and Duane Shugart
Stephen C Siciliano
Stephen and Peg Siciliano
Frank and Barbara Siepker
Cosette Simon
Kenneth Simons and Barbara
Adam and Theresa Smith
Robert and Leeann Sprunk
Kay Telma
Karen Thomas
Traverse City Pit Spitters
Jim and Nancy Watson
Andrew and Ashley Weaver
Joann Weirich
Mike and Ruthanne Wilson
Tim and Amy Zabel
Janet Zerbelt
Michael Zipser



In addition to dropping off a donation, the crew from Centennial Wealth Advisory volunteered at New Waves for a Team Build Day.

\$499 - \$250

Mark and Connie Adamson
Lois Bahle and Larry Mawby
Cleo and Larry Ball
Gary and Mimi Borocki
Shaunna Bradford & Mike Wojtkowiak
Maura Brennan
Dan Brink
Richard and Sue Campbell
Michael and Jessica Caruso
Philip and Barbara Chapman
Ernest and Angela Skeans
Tom and Allison Dayton
Diane Donley
James and Jill Egan
Donald and Kathy Ehrenberger
Mr and Mrs Eshbaugh
Albert and Annette Evans
Gregg and Nancy Fazzoni
Scott and Kathy Grinsteiner
Kathryn Groesbeck
Charles and Judith Hatcher
Sean Hickey and Dawn Garrock
Heather Hudson
James Hutchison
JenTees Custom Logo Gear

Fran and Randy Kamps
Stephen Klix
Charles and Alisa Korn
David Koss and Joanie Abbott
Tony Lentych and Heather Fraizer
Ruth Leonard
Boden Mansfield
Jeffery and Sylvia Norris
Bill Palladino
Kathryn Riker
Christopher Roeder
Chris Rogers
Randall and Maryann Schmidt
Douglas and Kelly Schrag
Karla Shappee
Brett Sigworth
Steven and Denise Sincic
Kyra Summers
Thelen Family Giving Fund
Jill Wall
Jeffrey Watts
Gregory and Karen White
Mr. Ronald Williamson
Norman and Leslie Williamson

\$249 - \$100

Amy Alflen
Fred Anderson
Jeffrey Annatoyn and Kathleen Cornillie
Josephine Arrowood-Ross and Jeffery Ross
Bruce and Judy Balas
Ms. Alice Beeker
Daniel and Alline Beutler
Robert Blackmer
Blue LaVaMedia, LLC
Cheryl Bouman
Julia and Eric Braverman
Tim Burke
James Burkholder
Dan and Sue Bush
Donna Castor
Gail Chambers
Miriam Chan
Jane Conard
Doug and Sue Corwin
Arlene Dean
DeVries Designs, Inc.
William Drozdalski
Brandie and Wayne Ekren
John and Sally Ellinger
James & Linda Emelander
William and Jennifer Ewing
Brayton Farr
Terra Fite
Dean and Debra Frick
Laura Gayan
Chris and Jen Gerling
John Gerty
Charles and Pamela Godbout
Grawn United Methodist Church
Christopher and Marlene Griffin
Anne Hansen
Evelyn Hardy
Michael and Jeanne Haynes
Dennis Hays
Annabelle Henley
William and Debra Hersey
Sharon Hupp
Joanne Johnsen
John and Connie Kerns



Long-time Habitat supporter Huntington were named 2025 Habitat Corporate Partner of the Year.

♦ Denotes part of a Multi-year pledge



Representatives from the Desk Drawer Foundation, the philanthropic arm of MSUFCU, presenting the big check, with Habitat staff and Core construction volunteers at New Waves.

- continued on p.10

2025 by the Numbers

- **\$1.67 Million** Donations and Grants
- **580** Total Volunteers
- **6,243** Total Volunteer Hours
- **Six** Habitat Homes completed
- **17** Priority Home Repairs Completed
- **\$335,000** Appraised value of Habitat Homes
- **Five Months** Time to build a Habitat Home
- **62% of Area Median Income** Average income level of New Waves Homeowners

ReStore

- **5,847** Donation drop-offs
- **772** Donation picked-ups
- **53,243** Cans recycled
- **1,775** Pounds of Aluminum recycled
- **\$14,587** ReStore checkout round-up donations

\$249 - \$100 – continued from p. 9

Tom and Julie Lamie
Leland Community United Methodist Church
Ms. Barb LeMieux
Douglas Leng
Mr. James Lindner
Dennis and Charlene Lutes
Mark and Lynne Lyons
Kerry Maloney
Benjamin Marentette
Lee and Ross McAninch
Gwendolyn McMullen
Chris and Marissa Milliron
Dr. Robert Morrison
Paula & Paul Moyer
Marguerite Muempfer
Ann Murphy
Sharon Nedlo
Rose Neibauer
Roger and Stephanie Nelsen
Timothy Nelson and Nancy Johnson
Susan Nicholas
Sandra O’Niel
Gail Partee
Len Petroff
David and Judy Pohlod
Gary and Darlene Pope
Dennis and Barbara Reese
Judith Reinhardt
Deborah Rough
Florian Rundio
Mark Sazy
Phillip and Karen Schaub
Alice Schuman
Diana Shattuck
Stephen Shoemaker
Sherwood Smith
Lea Ann Sterling
Brad & Jamie Streeter
Doug and Karen Thompson
Larry and Sandy Tiefenbach
TRN MI LLC
Kathy Tuckerman
United Way of Northwest Michigan
Stanley Verheul
Steven and Linda Wade
Timothy Wade
Mrs. Barbara Wallace
Mr. James Warren
Webber Insurance Agency
Coleen Weessies
Michael and Phyllis Wells
Beth Wiesenauer
G Casey Wiggins
David and Roberta Williams
Carolyn Wolf
Phillip Wright

Up to \$99

Nick and Hayley Baldwin
Nancy Bannatyne
James and Janeen Bardenhagen
Ann Berthold
Laura Britting
Harry Burkholder
Robert and Leslie Cercek
Catherine Collins
Barbara Conley
Don and Mary Ann Crewes
Westlake Construction
Linda Fisher
Jodi Garcia
Ursula Gilmour
James and Kay Goodall
Kelly Hajek
Larry and Paula Hofmeister
David and Sandra Howard
Pamela Hulbert
Susan Jones
Linda Kelley
Ricky Klumb
R. Edward Kuhn
Karie Lambert
Patrick Lang
Brianna Lloyd
Nancy Martin
Frank Matuska
Peggy Miller
Robert Mitchell
Ms. Nancy Moothart
Theresa Mulcahy
Dianna Nance
Dorothy Nickerson
John and Linda O’Neill
David Page
Karla and Gary Pepler
Samuel Pine
Jennifer Pool
Amanda Porath
Dorene Radke-Boyd
Linda Rae
Andrew and Lindsay Raymond
Clare Shipstead
Frank Siepker III
Thomas Slopsema
Dana and Ernest Smith
Albert and Helen Spafford
Joseph and Carol Spaulding
Nancy Spence
Ruth and Robert Stow
Carla Strunk
Greg and Mary Jo Surma
Jeremy and Laura Trick
Brittany Trout
William Twietmeyer
Marilyn Ueno
Joyce Webber
Linda and Randall Williamson
Sandra Wyckoff



In-kind

1st National Payment Solutions
Amazon WMI2
Bay Area Contracting
Chateau Chantal
Dobias Landscaping & Garden Center
Durango Homes
E Fulfillment Service
Farm Club
Four Seasons Nursery
@ Home Cabinetry & Interiors
HomeWorks Interiors
Integrity Software Systems
Lakeview Hill Farm & Market
O’Leary Paint
Pine Hill Nursery
Potter’s Bakery
Rove Winery
Ryder Rental Truck
Shear Magic
The Talon Group Title Agency
Westbrook Construction
Woodland Creek Furniture



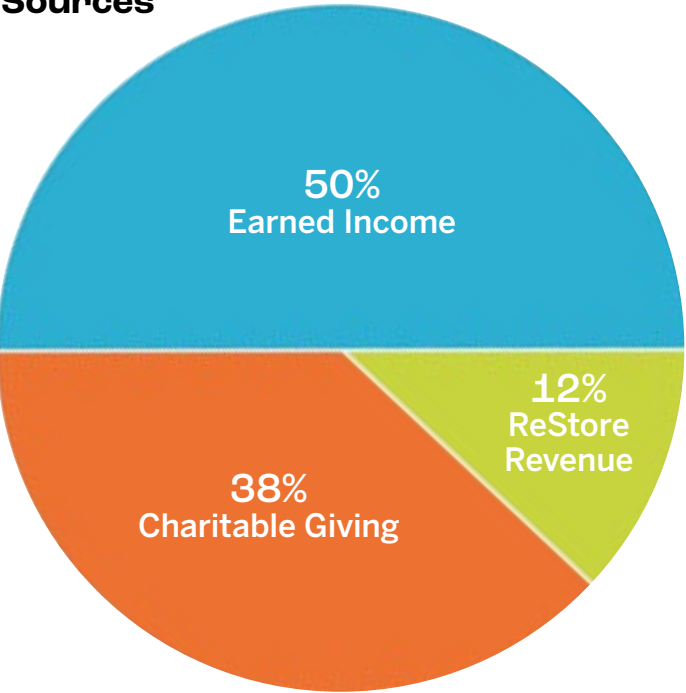
TOP: *The Talon Group team volunteering at New Waves.*
ABOVE: *2025 homeowner Taryn planting a tree near her future home.*

2025 FINANCIAL OVERVIEW

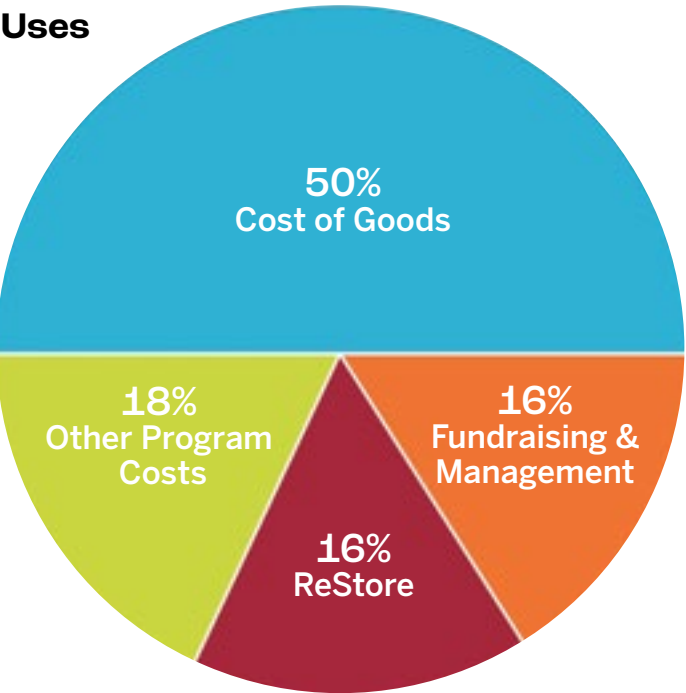
This Statement of Financial Position provides a snapshot of Habitat for Humanity Grand Traverse Region’s assets, liabilities, and net assets as of December 31, 2025. The report highlights the organization’s liquidity, capital structure, and overall financial health for annual reporting purposes.

These statements are not yet audited. The annual audit review is scheduled for August 2026. The audited statements will be available August 2026 at: habitatgtr.org/financials.

Sources



Uses



Statement of Financial Position

December 31, 2025

ASSETS

Cash and cash equivalents.....	\$2,076,083
Receivables and Other Assets	1,127,947
Property & Equipment	1,950,030
Total assets	\$5,154,060

LIABILITIES and NET ASSETS

Current Liabilities	\$ 151,487
Long-Term Liabilities	2,134,950
Total liabilities	\$2,286,437

Total Net Assets	\$2,867,623
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Total liabilities & net assets	\$5,154,060
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Statement of Activities

For the Year Ended December 31, 2025

SUPPORT & REVENUE

Contributions - Restricted Revenue	\$1,075,000
Contributions - Unrestricted Revenue	568,225
ReStore Sales Revenue	529,980
In-kind Contributions	48,718
Earned Income - Sales of Homes/Home Repairs	2,072,372
Earned Income - Investment	42,467
Earned Income - Interest and Dividends	40,658
Revenue Share Support	27,802
Miscellaneous Income	54,023
Total support & revenue	\$4,459,245

COST OF GOODS & EXPENSES

Cost of Goods	\$1,959,572
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EXPENSES

Fundraising	\$ 454,084
Program	680,864
Management & Support	153,039
ReStore & Support	639,749
Total Expenses	\$1,927,736

CHANGE IN NET ASSETS	\$ 571,937
Net assets, beginning of 2025	2,295,686
Net assets, end of year	\$2,867,623



**Habitat for Humanity
Grand Traverse Region**
PO Box 5412
Traverse City, MI 49686

Seeking to put God's love into action, Habitat for Humanity Grand Traverse Region brings people together to build sustainable homes, communities and hope.

www.HabitatGTR.org



*Habitat Core Volunteers
painting the exterior walls
on a New Waves Home.*