2024 Annual Report



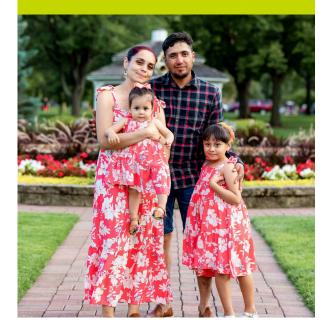
Through Shelter, We Empower.

Building Communities Together

66

The whole process, we can tell how everyone just wants to help us. We feel the support around us. We feel so blessed to have this opportunity in our life. We truly understand the importance of having a home in the world today, but that is something that is so hard to achieve. It has been a lifesaver for us to work with Habitat.

— Maria & Luis2024 Habitat Homeowners





From the President & CEO

As we step into 2025 with bold aspirations, we take a moment to reflect on the remarkable strides we made in 2024 and the countless lives we touched. Safe, affordable housing is needed now more than ever, and our mission to create a world where every family has a secure place to call home remains just as strong.

We are energized by our work and the support we receive to tackle any challenge that comes our way. Seeing families thrive in a secure home

or a community revitalized through our Rock the Block program reaffirms our dedication to this important mission. Your generosity empowers us to make a lasting impact on families across the Fox Cities, helping them build a brighter future.

Working hand-in-hand with our partner families, we equip them with the skills and resources to succeed as homeowners. This collaboration transforms not just homes but lives.

Because of you, Fox Cities Habitat was able to positively impact:

- **19** families who now say their dream of homeownership came true
- 67 families in the Fox Cities who now live in safer homes due to our Lead Safe Home Program
- **19** families in developing countries around the world through our tithing program

228 children in Fox Cities homes that can now study and play knowing they have a safe environment

John Weyenberg President/CEO

A World Where Everyone Has a Decent Place to Live

Our Mission

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

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.



Our Programs



HOMEBUYER PROGRAM Qualified families in the Greater Fox Cities Area pay affordable 0% interest mortgages and contribute "sweat equity" through education, building, or supporting the ReStore!



ROCK THE BLOCK

Rock the Block unites residents, municipalities, and partners to complete exterior repairs for lowincome homeowners, enhancing neighborhoods and boosting property values.



HOME REPAIR PROGRAM

The Home Repair program provides reputable and affordable home repair solutions to lowincome homeowners so that the family's health, safety, and wellbeing is secured.



RESTORE

The ReStore sells affordable furniture, appliances, and more, with proceeds supporting Habitat programs and affordable homeownership.



ALMOST HOME

The Almost Home program supports families on their path to homeownership with financial education, guidance, and resources to qualify for a Fox Cities Habitat home or on the open market.



GLOBAL HOMEBUILDING Fox Cities Habitat tithes 10% of unrestricted donations to support global housing projects, providing funds and volunteers to developing countries.

The need for affordable housing:

1 in 5 households in the Fox Cities area are cost burdened, paying more than 30% of their income on housing.

There is a shortage of over 123,500 affordable rentals available for extremely low-income families in Wisconsin.

There is a 2 to 4 year wait for subsidized housing in the Fox Cities.*

*Source: (2024). Appleton Housing Authority

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 opportunities, and have more financial stability.

Affordable housing creates diverse communities, builds equity, reduces inequality, and ensures that people with different incomes can have safe and stable homes, ultimately improving overall well-being and decreasing homelessness.



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 program and Almost Home program.
- For current homeowners needing critical home preservation and repair services: Habitat's Home Repair program and Rock the Block.
- For vulnerable neighborhoods and communities— distressed properties in need of some TLC: Rock the Block.
- For the entire community: Appleton Habitat ReStore.

Lives touched in 2024 by Fox Cities Habitat



Luis, Maria, and their daughters, Juana and Fernanda, moved from Florida to Wisconsin for better opportunities and family but faced six years of housing struggles. With the support of Habitat and their hard work, they finally have a safe home to call their own.

"For us, home is the place where you can be you and you can feel secure, loved, and happy in your peaceful place to rest, and heal when you need to." - Luis

1,687

volunteers helped on Fox Cities Habitat for Humanity build sites, at the Appleton Habitat ReStore, and behind the scenes



Homebuyer families can now say their dream of owning a safe, affordable home of their own has come true

1,750

households and companies in our community donated to the Fox Cities Habitat for Humanity's mission

children in Fox Cities homes can now study, play and sleep safer due to our Lead Safe Homes Program



"Volunteering at the ReStore gave me a chance to address my desire to give back to the community. My favorite thing about the ReStore organization is the people, both staff and volunteers."

—Don Lang



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

1.15M

pounds of usable materials diverted from the landfills by Appleton Habitat ReStore



Cynthia celebrated a huge milestone this year- she paid off her mortgage!

Her home was one of the first 10 houses built by Fox Cities Habitat for her and her son. When she applied, she had gone through a divorce and was left with nowhere to turn. Finding a safe and secure place was a challenge but the struggle of finding something she could afford was greater. Cynthia was grateful that Fox Cities Habitat was there to support her goals and provide financial guidance so she could have a safe place for her family.

She stated that it is almost 30 years later, and she has never had any problems with her home—to this day it is safe and strong!

To hear more of her story, scan the QR code!



How Opportunities Open

Every family who purchases a home from Habitat for Humanity must meet certain requirements.

SHOW A NEED

Each potential homebuyer faces some form of inadequate living conditions. Whether it's unaffordable rent, homelessness, a home in disrepair, or one that is inaccessible to a family member with disabilities, every family that turns to Greater Fox Cities Area Habitat for Humanity demonstrates a need for safe and adequate housing.

CAN PAY BACK A LOAN

Although Habitat for Humanity homes are zero interest loans, a family is still required to make payments on that loan. Homeownership 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.

WILLING TO WORK FOR THE HOME

Habitat for Humanity homes are not a handout. Families actively participate in the construction process, contributing 200 to 400 hours of labor to build their own home and those of other Habitat families. They also attend workshops to learn home maintenance, volunteer at our ReStore, and complete community service outside of Habitat. This hands-on experience helps families understand how their home is built and how to maintain or repair it once they move in.

Building Communities Together



Meet 2025 homebuyer Eric and Rebecca!

Married for 12 years, they are proud parents to six children: Eliana (11), Elias (9), Eleanor (8), Emilia (6), and 2-year-old twins, Edison and Eden. Their lively home also includes a dog, a cat, and an axolotl! Eric works in HVAC, while Rebecca is a stay-at-home mom who also attended Concordia UWI and UW Fox Valley.

As a family, they love outdoor adventures, bowling, mini-golf, board games, and fishing. They're also passionate about Wisconsin sports, active in 4-H, and involved with their church, Trinity Evangelical Lutheran, where Rebecca joins the book club, Eric helps maintain the cemetery, and their four eldest children attend school.

Life hasn't been easy—they've faced severe car accidents, layoffs, and skyrocketing rent, with their apartment's mold and drafty windows worsening their son's asthma. Despite these hardships, Rebecca and Eric remained resilient, teaching their children the value of perseverance and hard work.

Inspired by friends who became Habitat homeowners, they applied for the Homebuyer Program and were overjoyed to be accepted. Now, they look forward to making lasting memories in their new home—hosting holidays, enjoying their backyard, and giving each child their own space to decorate. From light purple walls to unicorns and rainbows, their dream home will be filled with warmth, love, and cherished moments for years to come.

Building Communities Together



Rock the Block is coming to West Appleton! May 15th-17th, 2025



Rock the Block is a catalyst for neighborhood transformation, through exterior repairs and beautification initiatives.



More than 150 volunteers will help complete 20-30 projects.





Rock the Block serves communities by:

- Keeping neighborhoods clean and safe
- Increasing neighborhood pride
- Improving quality of life
- Unifying people with a common purpose
- Creating teambuilding experiences for sponsors, community groups, and neighbors



Nadiesky and Noel Homebuyer Program

After fleeing persecution in Cuba, Noel and Nadiesky arrived in the U.S. seeking safety and opportunity for their family. In 2016, their dream of homeownership came true through Fox Cities Habitat, giving them not just a house but a place to thrive.

Their home is now a haven of love and joy, especially during Christmas, when it sparkles with decorations, including multiple trees and a life-size nutcracker crafted by Nadiesky. They even dress up as Santa and Mrs. Claus, filling their home with laughter, warmth, and holiday cheer.

To read more about their story, scan the QR code!





Aimee and Almeida Lead Safe Homes Program

Aimee and Almeida have lived in their Menasha home since 2008, but their sense of safety changed when their daughter and two grandchildren moved in. When both grandchildren tested positive for elevated lead levels, they knew immediate action was needed but found that removing the lead was costly and difficult.

Thankfully, they learned about Fox Cities Habitat for Humanity's Lead Safe Homes program, which replaced their siding and upgraded their windows for safety and efficiency. Now, they feel relief knowing their home is a healthy space for their family.

To read more about their story, scan the QR code!





Paula and Hailey Homebuyer Program

Paula and Hailey's move into their Habitat home nearly a year ago transformed their lives with much-needed accessibility features, including wide doorways, large rooms, central AC, and specialized equipment to aid Hailey's mobility.

Their new home, built during the 2023 Rock the Block in Chilton, has become a welcoming space where Hailey and Paula enjoy baking cookies and sitting in the garage to watch the rain and snow fall.

To read more about their story, scan the QR code!



Help Habitat make the #CostOfHome something we all can afford

\$21.71/hour or \$45,193 annually

The hourly wage needed to afford a twobedroom apartment at fair market rent in Wisconsin (\$1,129/month) while working 40 hours and keeping housing costs under 30% of income.

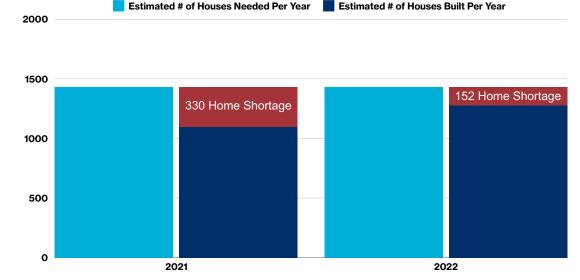
(State minimum wage: \$7.25/hour or \$15,080 annually)

Source: https://nlihc.org/sites/default/files/oor/Wisconsin 2023 OOR.pdf

-123,864

Shortage of rental homes affordable and available for extremely low-income renters in Wisconsin Housing costs have reached their highest levels in years, while the supply of homes for sale has reached a new record low- the shortage being even greater for lower-priced homes. "Cost-burdened" refers to households that spend 30% or more of their income on housing expenses while "severely cost-burdened" households spend 50% or more. This financial strain affects low-income households' ability to cover basic needs for a successful household such as food, healthcare, utilities, education, and more. It can lead to constant stress, limited savings, and increased risks of housing instability. Households that find themselves in these situations have a difficult time bouncing back from unexpected life events. The importance of advocating for home affordability and stability has never been greater.

In the Greater Fox Cities Area, we are in need of more affordable homes to meet housing demands



According to the regional Housing Study completed in June of 2022 PREPARED BY: Outagamie County, Development & Land Services

Labor of Love

Chuck and Terri Gafford, long-time Fox Cities Habitat volunteers, have dedicated their hearts to building homes and transforming lives. Their journey began with a shared desire to give back, which grew into a lifelong passion for volunteering together. Terri's experience



on a Habitat trip to Poland ignited her commitment, inspiring Chuck to join her. As team leaders, they have worked on projects locally and globally, from the U.S. to Poland, Hungary, Macedonia, and Romania, assisting in home construction and disaster recovery. Their selflessness and unwavering commitment have not only changed countless lives but also deepened their bond as a couple.

One of their most cherished memories is meeting Sebastian, a deaf and mute future homeowner in Poland. Using drawings in the dirt, they found a way to communicate and work together, leaving a lasting impact. Their story embodies love, compassion, and the power of selfless giving to create meaningful change.

To read more and watch their interview, scan the QR code!



Make a Difference – Volunteer!

Your skills can help our organization provide affordable housing solutions for deserving families in the community.

- Construction
- ReStore
- Rock the Block
- Meal Donor
- Behind-the-Scenes

- Senior Crew
- Logistics and Warehouse
- Office
- Special Events
- Speakers Bureau

To learn more about volunteering, visit: FoxCitiesHabitat.org/volunteer

Greater Fox Cities Area Habitat for Humanity

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5402 Integrity Way, Appleton

Not Your Average Thrift Store

Before visiting a hardware or furniture store, check out Appleton Habitat ReStore for unique finds and great deals. Why spend more when you can find what you need for less?

Anyone can shop or donate, with all profits supporting Fox Cities Habitat's mission to help low-income families achieve stability through housing. It's a win for you, the community, and the environment.

ReStore often features affordable new and used items like:

- · Couches, tables, dressers and other furniture
- Flooring vinyl, carpeting
- · Building materials and tools
- · Paint and paint supplies
- · Windows and doors
- · Refrigerators, freezers and ovens
- Cabinets, counter tops, vanities, toilets, sinks and fixtures

Visit Online: appletonrestore.org



Thank you to our donors and sponsors! \$150,000+



J. J. Keller Foundation, Inc.

Jane Barnetzke





\$100,000 - \$149,000

Acts 20:35 Family Fund







\$50,000 - \$99,999





SCHMIDT FAMILY FOUNDATION



*within the Community Foundation of the Fox Valley Region





One Family Helping Another Pay It Forward

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*made possible through Grange Insurance Gives Foundation

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Jen Bauer | Senior VP - Marketing & Culture, Miron Construction Kevin Beauchamp | President, Galloway Company Rayon Brown | Diversity, Equity and Inclusion/Chief Diversity Officer, FVTC Marissa Downs | Principal, Mosaic Property Ventures Brian Episcopo | Senior Pastor, Appleton Alliance Church Greg Hartjes | Superintendent, Appleton Area School District Mike Kalinowski | Retired Manager of Supply Chain Analytics, Kimberly Clark Sheng Lee Yang | Executive Director, Us 2 Behavior Health Care Mary Lornson | Senior Vice President of Lending, Community First Credit Union Stephanie Lowney | Vice President- Strategy, Innovation, & Marketing, U.S. Energy Dave Van Lieshout | Owner/Attorney, Van Lieshout Law Office Timothy McCoy | Shareholder, Godfrey & Kahn Lori Ney | Chief Human Resources Officers, Plexus Corp Kathi Seifert | Owner & President, Katapult Jackie Weber | Retired VP Member Engagement & Growth, Thrivent Financial Mike Weller | CEO, Mike Weller & Associates James Williams | President, U.S. Lubricants, U.S. Venture

Thank you to the Board Members who concluded their Board service this year: Gina Glover | Career Coach & Speaker, Gina Connects, LLC

STATEMENT OF FINANCIAL POSITION (1) AS OF JUNE 30, 2024

ASSETS

Cash and Cash Equivalents	\$ 1,599,468
Certificates of Deposit	\$ 358,928
Accounts Receivable, net	\$ 16,882
Mortgage Sales Receivable	\$ 585,834
Note Receivable	\$ 527,832
Contributions and Grants Receivable	\$ 388,460
Prepaid Expenses	\$ 110,797
Inventories	\$ 4,364,359
Property and Equipment, net	\$ 2,990,188
Operating Right-of-Use Assets	\$ 120,965
Investment in Partnership	\$ 48,950
Investments Held by The Community Foundation	\$ 6,599,211
Mortgage Loans Receivable, net	\$ 1,444,528
Rental Properties, net	\$ 514,656
Total Assets	\$ 19,671,058

LIABILITIES AND NET ASSETS

Operating Lease Liabilities	\$ 120,965
Accounts Payable and Accrued Expenses	\$ 822,087
Mortgage Escrows	\$ 245,280
Refundable Advances	\$ 558,637
Deferred Revenue	\$ 31,448
Notes Payable	\$ 2,573,062
Total Liabilities	\$ 4,351,479
NET ASSETS	
Without Donor Restrictions	\$ 13,803,583
With Donor Restrictions	\$ 1,515,996
Total Net Assets	\$ 15,319,579
Total Liabilities and Net Assets	\$ 19,671,058

STATEMENT OF ACTIVITIES⁽¹⁾ FOR THE 12 MONTHS ENDED JUNE 30, 2024

SUPPORT AND OTHER REVENUE

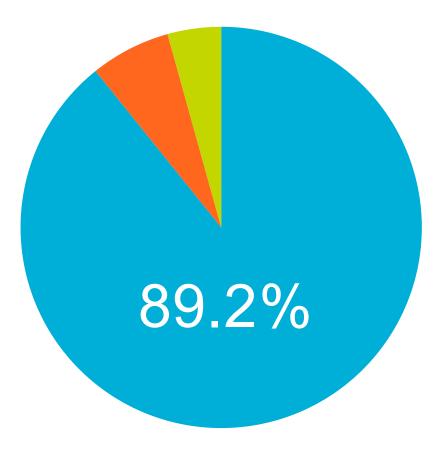
Contributions and Grants	\$ 6,033,827
Contributed Nonfinancial Assets	\$ 1,413,900
Sales to Homebuyers and Home Repair Services	\$ 4,091,352
Mortgage Loan Discount Amortization	\$ 127,144
ReStore Sales	\$ 1,250,127
Return on Beneficial Interest on Assets	\$ 538,789
held by Community Foundation	
Investment and Interest Income	\$ 76,981
Gain on Sale of Mortgages	\$ 1,874,862
Gain on Collection of Second Mortgages	\$ 11,268
Rent Income	\$ 71,438
Other Income	\$ 37,094
Total Support and Other Revenue	\$ 15,526,782

EXPENSES

Program Expenses	
Housing	\$ 10,422,722
ReStore	\$ 2,107,352
Management and General	\$ 907,170
Fundraising	\$ 605,539
Total Expenses	\$ 14,042,783
Change in Net Assets	\$ 1,483,999
Net Assets - Beginning of Year	\$ 13,835,580
NET ASSETS - END OF YEAR	\$ 15,319,579

(1) Greater Fox Cities Area Habitat for Humanity Inc.'s auditors have expressed an unqualified opinion on the June 30, 2024 financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available on Greater Fox Cities Area Habitat for Humanity Inc.'s website www.foxcitieshabitat.org/financial-disclosure.

How much of a dollar donation goes towards our programs?



89.2%	Program Expenses
6.5%	Administrative Expenses
4.3%	Fundraising Expenses





Thank you!



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