



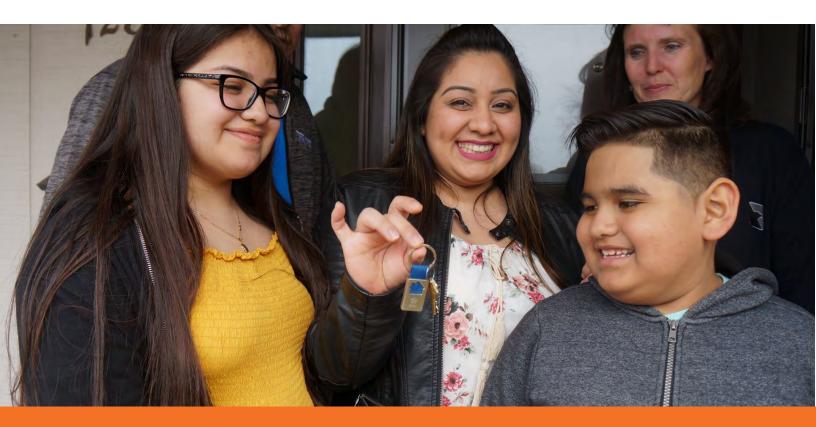
# building homes, community and hope



#### DuPage Habitat for Humanity **Annual Report FY2019** July 1, 2018– June 2019

#### dupagehabitat.org

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## letter from our leadership

#### Dave Neary—Executive Director

Sitting in my office recently, I heard a soft knock on the door and saw Joe. Joe stepped in with a big smile on his face, reaching forward with his grizzly sized hands outstretched and greeted me in his slight Italian accent, "David! How are you doing?" Enveloping me into his arms with a deceiving power for a man of his age, a strength achieved from a lifetime of hard work. His bearhugs are legendary. Joe comes to the office every day to make his home repair payment. He makes his way around the office. saying hello to everyone, meeting the new people, and sharing a short meaningful conversation with those with whom he is familiar. Joe stops by on his way to get his treatments at the Hines VA Hospital. Joe has lived in his home since shortly after returning from the war. He lives alone now, his wife has passed, his children have scattered across the country. Joe is now part of our family; we are Joe's safety net. Our family grew again last year, as illustrated in this report.

As we embark upon our twenty-fifth year, our team continues to do fantastic work, rising to the challenge to "put God's love into action, bringing people together to build homes, communities, and hope!" We are increasing our impact in every area and are looking to expand our partnership to the South Suburbs of Cook County as we are in the process of finalizing a merger. That merger will allow us to share back-office infrastructure and to leverage our mechanisms and procedures to be more efficient while maintaining a strong grassroots connection to the local communities we serve.

As this report is released, our Board of Directors is also finalizing our 2021-2025 strategic plan. It is a bold vision that recognizes the incredible housing challenge we face. The affordable housing gap continues to grow. Today, one in six families pay half or more of their income on their rent or mortgage, often choosing between paying for housing or



nutritious food, reliable transportation, or healthcare needs. Addressing this growing shortage of affordable homes will take more resources than we currently have available. It will need people like you, helping in whichever way that you can. For those of you who have already answered that challenge, you will find your efforts represented in the stories and numbers in this report, and I want to thank you sincerely for changing the world. For those of you reading this who have yet to experience this rewarding opportunity, I look forward to seeing the incredible impact your efforts will yield in the years to come.

God Bless,

PANE

**Dave Neary** 



Anna grew up living in her family home in Poland before immigrating to America. She knew firsthand what it meant to have your own space growing up. The confidence and security that came with having a stable home was something that she knew her daughter Ashley, 4, desperately needed.

Ashley was struggling with their living situation. "She was a nervous girl. We were living with my mom and a lot of other people, and she did not have a space of her own. We were sleeping in the same room. It was a lot for a little girl to process," explains Anna.

Unfortunately, Ashley is not alone in this. Studies have shown that a lack of decent and safe housing quality is associated with higher rates of depression, anxiety, and aggression from elementary school through young adulthood.<sup>1</sup>

Experts have also shown a direct link between childhood psychological problems and lower wages later in adulthood.<sup>2</sup> Since moving into their Habitat home, Ashley has blossomed. "She loves it, and I love to see that in her," Anna says.

Anna feels it is much safer for her toddler to be in a house instead of an apartment.

"Even from the early years, I think humans need to have a place called home. There is so much value, even looking at my little 3-year-old, to see how happy she is when she thinks, 'I'm going home, this is my house!' It starts that positive mindset for the future, for her to be a successful homeowner, for her to appreciate why it is critical to have a house and take care of it. Having the same environment and school and friends. It's priceless."

Anna moved into her home in November 2018, and nothing has been the same for her

since then. A stable and affordable mortgage has opened the doors to additional opportunities. This past summer, Anna was able to enroll Ashley in a local daycare, facilitated in her native language. It's vital to Anna that her daughter stay rooted in her community by learning and developing, not only in English but in Polish as well. The overall experience and enrichment for her daughter were critical to Anna.



From left: Ashley, 4 and Anna at their home dedication.

- 1. https://www.sciencedirect.com/science/article/abs/pii/S027249441730004X?via%3Dihub
- 2. https://www.rand.org/news/press/2011/03/28.html

### building community

Every partner's contribution to DuPage Habitat for Humanity supports the mission to bring people together to build homes, communities, and hope. The following pages highlight just a few of the individual, corporate, and community supporters whose support in the fiscal year 2019 helped increase awareness of the need for affordable housing around the world.

#### **CNH Industrial**

CNH Industrial took its partnership with DuPage Habitat to a new level in the fiscal year 2019. CNH Industrial, a global leader in the capital goods sector, recently donated construction equipment to help with the construction of Habitat housing in communities across DuPage. After nearly a decade of support, CNH Industrial has catalyzed over 300 of its employees to have volunteered on our build sites. Working shoulder to shoulder, swinging hammers, or wielding trowels, they have contributed over 2,500 hours of volunteer work to help families build their future homes.

"We are extremely proud of our company's employee volunteer program, #ImpactDay. Through this program, we offer year-round, frequent opportunities for employees to come together in support of local community organizations through volunteerism during working hours. An Impact Day, such as a build day with DuPage Habitat for Humanity, is great for team building and employees get to know colleagues on another level by working together to instill positive change in the community."

-Michelle Javaherian, CNH Industrial Community Relations







Leaders from CNH Industrial, Hanover Park and DuPage Habitat gathered for a ceremonial equipment donation in early 2018.

Row 1, from the left: Lisa Moran, Benn Cross, Athena Campos, Jay Courtney, Hon. Eira Coral-Sepulveda

Row 2, from left: Hon. Rod Craig, Sue Ward, Dave Hoffman, Chris Stello, Dave Neary



"The foundation of a community is having people who really want to be invested, for the sake of their whole community."

> -Taryn, AmeriCorps Vista'19

"AmeriCorps gave me the opportunity to serve where I've been served."

> -Jasmine, Summer AmeriCorps '19

"Community building is important to me because if you take the time and effort to improve your community, it shows that you respect and care about the people in it."

-Justin, Summer AmeriCorps Vista'19 "I'm working for the community, so I get to go home feeling like I've achieved something."

> -Will, Summer AmeriCorps '19

#### **AmeriCorps**

Paying it forward is a phrase that sums up the way these four AmeriCorps came to DuPage Habitat this past fiscal year. Part of a group of 11 AmeriCorps, they worked to help strengthen DuPage County through a long-term commitment to service with DuPage Habitat. The following AmeriCorps members were inspired to take an oath to bring people together to strengthen their communities because of each of their respective mother's partnership with Habitat. From direct construction to resource development, below, you will find their perspectives on the topic.

Taryn chose to volunteer a year of service through AmeriCorps because he wanted to make a positive impact on the community, and working with Habitat for Humanity seemed like the perfect way to give back. He knew the organization intimately since his mother partnered with Habitat for Humanity of Fond du Lac County and purchased their family home.

"Before Habitat, we [his family] were really disconnected from our neighborhood, and I never really had a sense of being part of a community. I have a much better idea of how a community can work after being at DuPage Habitat. Seeing all the moving parts and the number of people involved that go into someone buying their house is inspiring," Taryn says.

Taryn feels that community starts with home: "the foundation of a healthy and safe community are stable and affordable homes. When people have housing stability, they become more embedded in the fabric of the community. They are more invested in its success."

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Jasmine, a student at Bradley University, loves that she was given an opportunity to serve others where her family has been served. She remembers the excitement in her mother's voice when she called last spring to tell her that she was officially partnering with DuPage Habitat. Jasmine's mother was able to partner with DuPage Habitat to complete critical repairs on their long time family home.

"It's a special feeling to know that this



organization helped my family with something we really needed. To be able to follow the same path and use that to serve others as well, really created a sense of community for me," she says.

Justin was no stranger to working alongside volunteers when he joined the Habitat ReStore team as a summer AmeriCorps. He and his mother Vickie completed repairs on their Naperville home with the help of volunteers and DuPage Habitat in the spring.

Justin believes that these perspectives have helped him gain a unique appreciation for the Habitat ReStore donation process. With something as simple as a call or email, a donor kicks off a process with a significant impact on the community. "Between donors diverting garbage from the landfill, shoppers having access to quality affordable home goods and homeowners being able to afford their mortgage or repairs with the proceeds of those sales, it's a 100% benefit for everyone involved."

Justin feels like he learned essential lessons from seeing both sides of the Habitat process. He thinks it reaffirmed his belief that good things happen when you take steps to make them happen. He believes it's important to give back, never give up, and continue working toward what you want.

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Will was in middle school when he and his family first moved near the Greenbrook Tanglewood area, and he remembers that the neighborhood was "really bad." He can recall garbage lying in the streets.

"I've had friends who told horror stories about the bad parts of the neighborhood," Will says. He feels that cleaning up and restoring the area will make people feel safer. He even has a friend whose grandmother can enjoy sitting outside her house and sewing again.

"I like helping people," Will says. "This felt like something I could really do over the summer instead of loafing around. I could help with housing and help the community look better. It just felt like I was giving my time to it, whereas in another job, I would've just been working and coming home."

Will feels that the community plays a significant role in making Habitat's projects happen. "When everyone steps into work on a project, it starts uniting people. Different ages, different races, different religious groups. They all come together for a single cause, and I think that's amazing."



Will poses at Women Build Fall 2018 with Alma (his mother) and two Women Build participants.



The generosity of our community partners like Wheaton's Realty Executives has helped more than 125 people find strength, stability, and independence through safe, decent, and affordable shelter in Fiscal Year 2019. Our community partners do more than help build homes; they are providing a brighter future for families and entire communities across the county. Third-year veteran Women Build Team Captain Jean Marie Milligan, and Special Events & Fundraising Committee member knows the importance of homeownership.

"Being in real estate, I see firsthand the joy of homeownership and the thrill and sense of pride on the face of a buyer when you hand them the keys to their very own home. We work in the community and make our living putting people in homes. I think it's just a great way to give back to the community by assisting people that may not be as fortunate as others," Jean Marie says. Jenny Holloway, Office Manager at Wheaton's Realty Executive, enjoyed continuing to help improve Hanover Park's Greenbrook-Tanglewood community. Marking her third year on Realty Executive's Women Build Team, Jenny worked alongside other volunteers on the first two homes on the 27-townhome development. Jenny appreciates being a part of something bigger than connects her personal and professional circles to the greater community. The team has come to look forward to the annual event, with its popularity growing year over year.

This year, Jean Marie and Jenny were able to recruit 10 colleagues, friends, and business associates, forming their biggest Women Build

team yet. "I throw it out there and get people right away. It's the same with raising money. I can't tell you how many of our people thank me afterward. Everyone was so thankful and grateful, and had a great time," says Jean Marie.

The Realty Executives Women Build team is a true embodiment of our mission. They did more than raise funds to build a single home. They were able to leverage their skills and networks to help a family like Alma's or Vickie's, whose stories are in this annual report. They were able to come together to help build a community, creating a more profound sense of connection with their colleagues and the community.



Jean Marie (left) and Jenny stop for a picture during Women Build 2019.

# Women Build Week May 2-9, 2020



Email Debbie White at dwhite@dupagehabitat.org for more information.



Thousands of DuPage County families and seniors with limited incomes are struggling to stay in the homes they already own. They face expensive repairs and modifications vital to their health, safety, and comfort. An inability to upkeep a home threatens families with displacement or unsafe living conditions.

At age 61, Vickie, widowed, was at a crossroads with no clear path. With her three adult children in college and one of them staying with her while he stayed local, Vickie was looking to find a way to maintain her independence while still providing a support system for her children.

"Everyone was telling me to sell the house. But they didn't understand. That was my home. They told me, sell the house, get the equity out of the house, you'll be able to pay your debt off, and you'll be free. You can start over. "

Despite her reservations, Vickie pursued the idea of selling her home, only to discover that she was stuck. Her front walkway had sunk, and she couldn't get her mail without going through the garage and all the way around the house. Between the rotting roof, missing fire safety doors and other municipal code violations, Vickie was unable to move forward with a sale until she invested significant money in repairs—money that she didn't have.

"If I sold, I would have no equity. I'd be in a two-bedroom apartment nowhere near where I wanted to live, and I wouldn't feel as comfortable walking around the neighborhood. Rentals near my community were too expensive to consider. I was heartbroken trying to figure out where to live," Vickie said.

In a moment of respite, Vickie found DuPage Habitat for Humanity through an insert in her electric bill. Vickie found out that DuPage Habitat's Aging in Place and Home Repair Programs serve income-eligible homeowners in DuPage County who are in need of exterior or interior repairs in their home. She found a way to stay in her home and afford it.

The repairs took a few months to complete and left the family with a new

appreciation for their home. After the repairs, Vickie's house was brought up to code. A new front door and entryway, a fireproof door that led to the garage, a new furnace and air conditioning unit were all installed. Vickie's son, Justin, completed all the staining, and has since done even more, while Vickie has done some extra painting to spruce up the house.

"With my limited salary, I had just been doing enough to get by. I wasn't even planning on getting new furniture until the kids were out of the house," Vickie said. The repairs motivated her to keep the home in good condition. "It was a pleasure walking into the finished house. It made me want to fix it up even more."

Vickie loves to tell her friends about what Justin, her eldest son, did and that Habitat helped her to make the home into what it is today. She has pride in her home again.

"Habitat is known for people working together. They aren't just giving anything away. I'm not getting a handout. I'm getting a hand up. They helped me, and we helped each other," Vickie said. "That makes it easier to be proud of where I am. It's an investment I'm going to take care of."

DuPage Habitat home repair services help homeowners continue to live in safe, decent homes for years to come. The program also helps revitalize some of the communities that have been hit hardest by foreclosures and blight. Individuals like Vickie enter a partnership to help maintain sustainable housing for themselves and their families.

## Volunteer alongside executives from across DuPage



Email Lauren Andres at landres@dupagehabitat.org for more information.



Since 1995, DuPage Habitat has helped more than 640 people across the county build or improve the place they call home.



# two thousand nine hundred+



More than 2,900 volunteers were mobilized to help build, advocate and raise awareness about the global need for shelter.



# building impact

**25** 

Individuals moved into their forever homes through our Homeownership Program.

102

Individuals served through home repairs and rehabs.

21,900+

Over 2,900 volunteers contributed over 21,900 hours to help families build strength, stability and shelter.

127

In FY2019 DuPage Habitat for Humanity helped 127 people build or improve a place they call home.

2,936

Nearly 3,000 volunteers are mobilized annually to build, advocate and raise awareness about the global need for shelter.

230+

For the 7th year, women across DuPage County devoted at least one day to help build affordable housing in our community. More than 230 women volunteered at Women Build, our signature fundraising event.

280+

In FY2019, more than 280 people gained the potential to improve their lives and community through the Neighborhood Revitalization Program.

# we build with a commitment to stewardship.

DuPage Habitat for Humanity practices good stewardship with all funds entrusted to its mission of eliminating substandard housing. Using funds wisely allows DuPage Habitat to serve more families and communities across the county.

**M** Habitat for Humanity

# ReStore

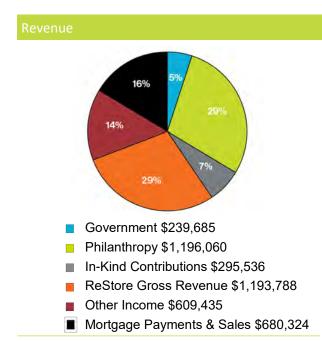
In fiscal year 2019 we operated two home improvement resale stores. DuPage Habitat ReStore at Addison and Aurora accepts new and gently used donations and sells them at a discount to the public. All profits help fund the Habitat mission in DuPage County.

#### 1,066

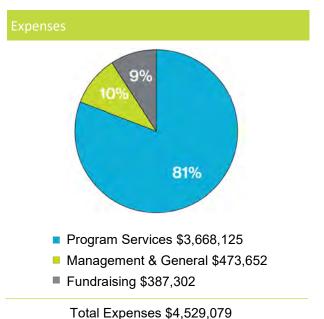
Tons of usable goods kept from landfills through approximately 4,500 donations.

#### **Financials**

Visit dupagehabitat.org for a full list of our donors and partners.



Total Revenue \$4,214,828



1 , , , , , , ,

Consolidated financial statements and associated notes are available at DuPage Habitat's website, dupagehabitat.org.

# donations in FY2019

DuPage Habitat for Humanity is thankful for our many generous donors who seek a world where everyone has a decent place to live. Included on this list are commitments from donors whose gifts or grants were made directly to DuPage Habitat or represent a multiyear commitment. *Thank you!* 



#### \$100,000+

CNH Industrial
Habitat for Humanity International
Thrivent Financial

#### \$50,000 - \$99,999

ACE Hardware Foundation
Federal Home Loan Bank
Chicagoland Habitat for Humanity
Illinois Housing Development
Authority
Liberty Mutual Insurance
Nicor Gas
Top Line Furniture

#### \$25,000 - \$49,999

Advance Electric
ComEd/Exelon
DuPage Medical Group
Ecolab Foundation
Habitat for Humanity ReStore Aurora
Hilti North America
Home Depot
Nicor Gas
Pirello Digital Imaging
Showalter Roofing Service, Inc.

#### donations in FY2019

\$10,000 - \$24,999

Bespoke Commercial Real Estate,

LLC

Joseph Bogg

Chervon

**Elite Island Resorts** 

Habitat for Humanity of Minnesota

Home Depot NAI Hiffman

NOW Health Group, Inc.

Toms Price US Bank Vaxcel

Michael Walsh

\$5,000 - \$9,999

Associated Integrated Supply Chain

Solutions

Circle Buick GMC

**Discovery Health Partners** 

Federal Home Loan Bank of Chicago

Fifth Third Bank Hassett Express

Hilti

**Home Depot** 

Marion Hogenboom MetLife Foundation

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Mulherin, Rehfeldt & Varchetto. P. C.

Jamie Nelson Noland Sales Terry Sherman SMS Assist Travelers

V3 Companies of Illinois Ltd.

\$1,000 - \$4,999

Alliance Data Gary Bartlett Beacon Hill Before U Demo

The Bjorkman Foundation

Brickstreet Insurance

Valerie Colletti

**Christopher Coordes** 

Timothy Drexler

**DuPage Foundation** 

**Dupage Unitarian Universalist** 

Church

Brenda Easter John Edinger Empire Today Diane Flahert

Fifth Third Bank of Kentucky
First American Title Insurance

Company

First Church of Lombard UCC

First Light

First United Methodist Church of

Glen Ellyn Mark Giura Alison Grumbles

Habitat for Humanity of Northern

Fox Valley
Karen Heiting

James & Susan Hermann

Phillip Hess

Hillwood Investment Properties Holy Cross Lutheran Church of

Wheaton

Integrated Project Management

Company, Inc. Donald Janes

Knights of Colmubus #1369

James Lawrence
Paul LeFort

Leopardo Companies, Inc.

Leopardo Charitable Foundation

**Todd Lestina** 

M. Cooper Heinz Giving Fund

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**Production Resource Group Chicago** 

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**Taylor Morrison Foundation** 

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Thomas Vander Veen
Christopher Wagner
Gregory Weimer

Wells Fargo Foundation
West Suburban Bank

Yorkfield Presbyterian Church
Zenith Insurance Company
Zenith Midwest Regional Office

**Zurich American Insurance Company** 

#### donations in FY2019 (cont.)

**\$500— \$999**Mason Awtry

Meena Beyers

Bike & Build, Inc.

Stephen Brennan

James Brintnall

John Bufton

Karen Bychowski

Chicago White Sox

Chicago Zoological Society

Rita Cooper

Claire Edwards

Faithbridge Church

Giving DuPage

Maureen Goodwin

Kirk Graves

Michelle Halkerston

William Hall

Michael Hartley

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Matthew Johnson

MarilynJones

Todd Kafka

Carl Lantz

Lloyd Lundberg

Richard Manietta

Patricia McGrath

Northwest DuPage Auxiliary

Julie Ann O'Connell

**Thomas Palmer** 

Steven Pratapas

Norman Prestage

PRP Wine International

Vince Ransom

Donald Schoenheider

Jeanne Schuett

The RJN Foundation, Inc.

David and Norma Thompson

Thrivent Financial - Thrivent Choice

United Way of Greater Atlanta

Dennis Webb

**Darcy Worley** 

**Bruce Wright** 



# A partnership with DuPage Habitat can help you clearly define your social responsibility strategy.



Create a meaningful relationship with the impact, history and brand value of Habitat for Humanity and make yourself stand out with your consumers, vendors, employees, peers or business partners. Contact Lauren Andres at landres@dupagehabitat.org to get started.

### letter from our leadership

#### George Mulligan—Board President

Dear Reader,

A regular item in the press these days is the subject of Affordable Housing and specifically affordable homeownership. We have said many times that when you solve the housing problem for an underserved family, you begin to solve many other issues for them. We are particularly proud of how Habitat, with its many partner agencies, helps homeowners learn how to manage their finances and learn how to take care of their homes.

The results are clear to us as we hear from the families we serve. When the family housing situation becomes stable, the family thrives. They can manage their finances better. Having a secure place to own and live, their children do better in school, they develop ambitions to achieve more. And neighborhoods naturally improve through responsible homeownership.

There is a paradox that even in good financial times and in areas of affluence, the problem of affordable housing becomes more challenging. For would-be homeowners then face an increasing portion of their average monthly income goes to housing costs rather than other necessities.

DuPage Habitat and it's partners in the Chicago area are dedicated to working through those challenges with our current and future partner families. We provide zero equivalent mortgages and facilitate opportunities for partner families to take advantage of state and county programs and grants. In return, the partner family takes on a home mortgage, attends the training mentioned above, and participates through our sweat equity program in the physical labor necessary to build the housing and to support Habitat.

You might ask what you can do to help us in our efforts. Unlike many non-profit entities, Habitat relies almost exclusively on volunteer support. This annual report explains all the ways



citizens of our area support Habitat and its staff in our mission. They do so as individuals, and they do so through their companies and area agencies.

We count on you to help with our construction work throughout the year. We have volunteer Boards and committees that help us manage the Affiliate, and it's Restore retail centers. We look for your help in donating to and shopping at our Restores. We depend on your donations and participation in special events like the golf outing, Faith and Women Builds, and other fundraising initiatives. And we depend on your prayers and advocacy to get the word out to the public about this worthy mission.

There are ample ways we can use your help. Please look over this annual report and consider how you might work alongside us as we help dozens of families solve the Affordable Home Ownership puzzle. And then reach out and contact us.

We look forward to hearing from you.

God Bless,

George Mulligan

## Leadership

#### **Board of Directors**

George Mulligan, President

John Campbell, Vice President

Kevin Reiman, Vice President

Paul Jarosz, Treasurer

Meena Beyers

John Edinger

Tim Feldballe

Todd Fuller

John Giuffre

Ann Kafka

Brian Moore

John Mulherin

J.B. Phillips

Joe Proctor

**Bob Shield** 

#### **Senior Staff Leadership**

Dave Neary, Executive Director

Jennifer Taff,

Associate Director

Jim Fessler, Director of Retail

Judy Tran,

Director of Finance

Chris Stello,

Director of Construction

Sue Ward.

Director of Development

Cover photograph features a twins Yaretzy and Quetzaly, 9, playing in the jungle gym built by Habitat volunteers in Hanover Park's Greenbrook Court. Yaretzy and Quetzaly's mother partnered with DuPage Habitat to purchase their home.



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Habitat for Humanity ReStore Addison 869 S. Rohlwing Road (Route 53) Addison, IL 60101 (630)517-2080

dupagerestore.com

Habitat for Humanity ReStore Aurora 4100 Fox Valley Center Dr. Aurora, IL 60504 (630) 585- 5508 dupagerestore.com Habitat for Humanity ReStore Chicago South Suburbs 180 W. Joe Orr Rd. Chicago Heights, IL 60411 (630) 585- 5508 gohabitatrestore.net