



**Habitat  
for Humanity®**

**Through shelter we empower.**

# Our Mission & Vision

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

Together with you, we share a vision of a world where everyone has a safe and decent place to live, and where housing poverty and homelessness are eliminated.

**We build strength, stability and self-reliance through shelter.**

# What Do We Do?

We are dedicated to:

- eliminating poverty housing locally by constructing, rehabilitating, and preserving homes,
- advocating for fair and just housing policies, and
- providing training and resources to help households improve their living conditions.

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# Who Do We Serve?

- Households unable to obtain conventional house financing.
- Existing home owners who are unable to afford critical home repairs.
- Households with incomes ranging from 30-80% of the area's median income.



# How Does it Work?

*Habitat is a “Hand-up, not a hand out”*

- Homebuyers obtain an affordable mortgage, pay taxes, and insurance.
- Households complete “sweat equity”.
- Households receiving repair services pay for all or a portion of their repair costs at 0% interest.

# Program Outcomes

- Increased Life Skills
  - All clients must complete courses necessary for successful home ownership.
- Increased Educational Attainment
  - Children of home owners are 25% more likely to graduate from High School and 116% more likely to graduate from college than children of renters.

# Program Outcomes

- Increased Health and Wellness
  - Stability and safety result in lower rates of anxiety and depression, and families with access to affordable housing are able to address other basic needs such as healthcare and food security.



Northwest Michigan  
**Habitat**  
for Humanity®

# Northwest Michigan



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# About Us

- Located in Petoskey, Michigan
- Serves Emmet and Charlevoix County
- Core Services:
  - New home construction
  - Home rehabilitation
  - Critical home repairs
  - Home buyer support
  - Mortgage services



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# Current Projects

- Luce Street
- Trades Program Partnership
- General Infill
- Lantern Walk Subdivision (in progress)
- Alanson Subdivision (coming soon)



# Current Projects

## Luce Street, Oden

- GOAL: New housing & neighborhood revitalization
  - Old structure demolition
  - Deep home renovation
  - 3 new homes constructed using modular product
  - Repair program services offered to neighborhood residents



# Community Profile

**Existing Home Values \$60,000 - \$190,000**





# Luce St., Oden Twp.

**Lots size  
75' x 133'**

Double lot split

**New home on site 4**

**Existing 1900s home  
deep rehabilitation**

Existing structure  
demolished by Twp.

Two new modular  
homes to be  
delivered Dec/Jan



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# Site 3 Rehab



**BEFORE**

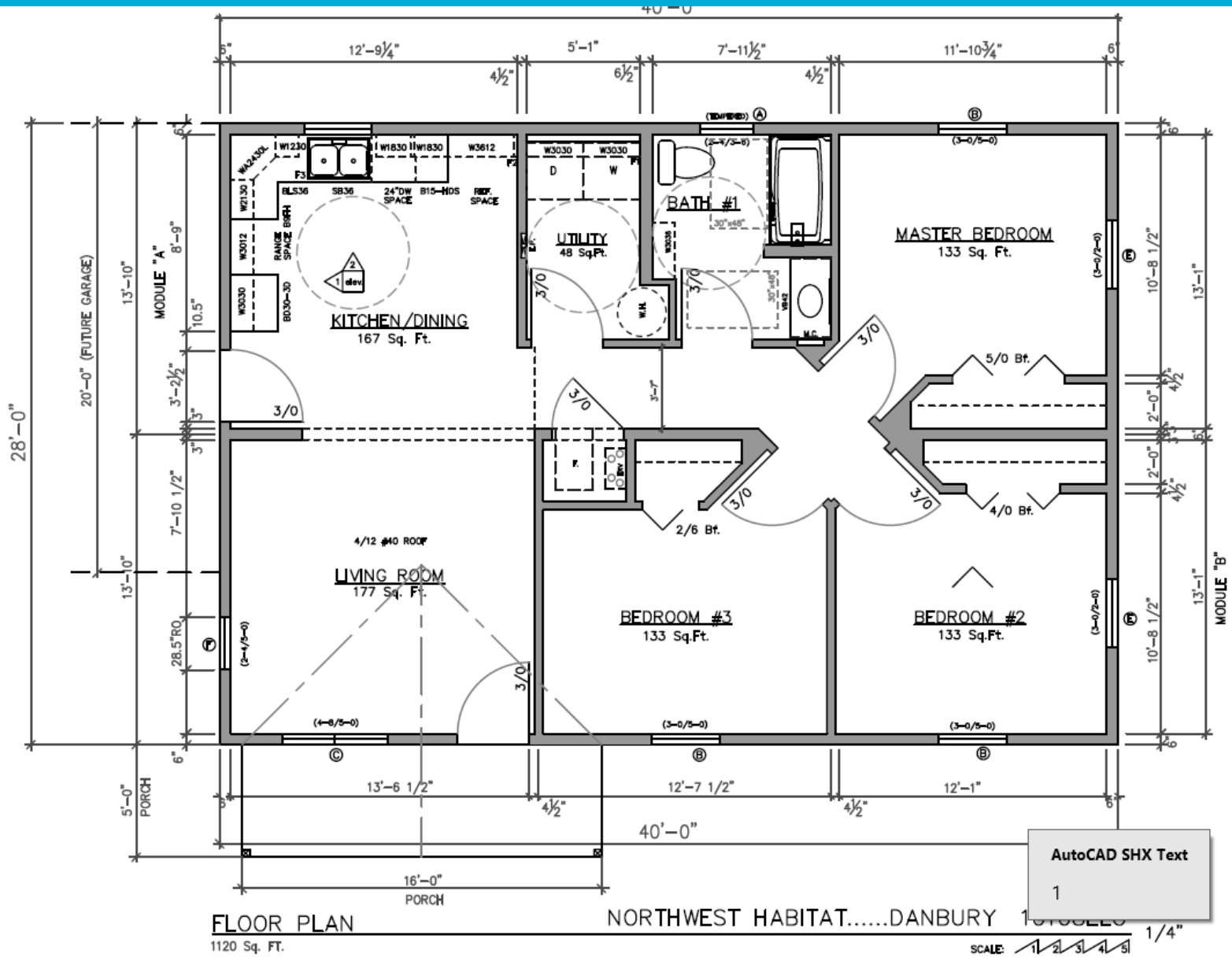


**AFTER**

**We build strength, stability and self-reliance through shelter.**

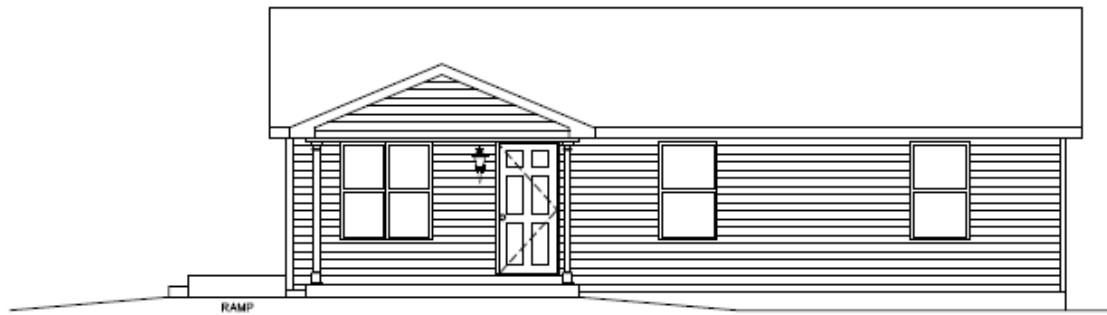
# Modular Home Features

- 1,120 sq.ft. (28' x 40') – 2 units
- 3 bedroom, 1 bathroom
- Kitchen, living room and utility room
- Universal access
- Upgraded pitch to 5/12, 70lb load
- Upgraded insulation to R-21
- Minor additional upgrades



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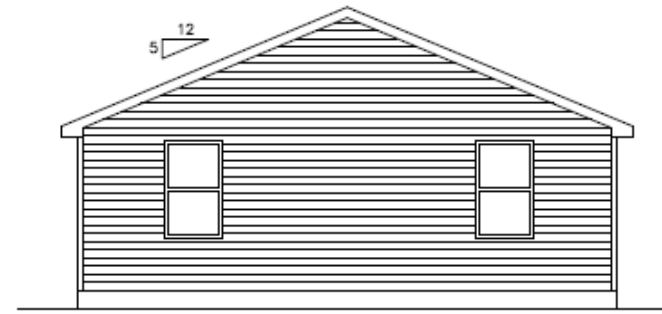
FRONT ELEVATION

40' DANBURY...10108 1/4"

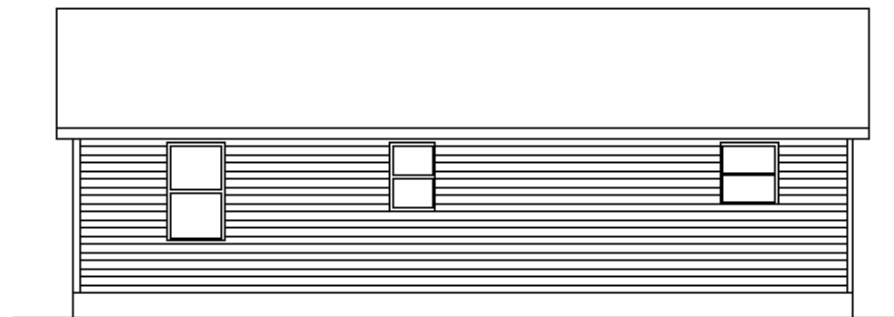
SCALE: 1/4" = 1'-0"



LEFT ELEVATION



RIGHT ELEVATION



REAR ELEVATION

40' DANBURY...10108 1/4"

SCALE: 1/4" = 1'-0"

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# Key Partners

- Emmet County Land Bank
  - Donated land and initial clean-up of home
- Oden Township
  - Site 1/2 demo prior to acquisition
- Petoskey-Harbor Springs Area Community Foundation
  - Provided 0% interest loan and grants to support project costs

# Key Partners

- Donors: individuals, family foundations, and businesses
  - Provide financial support for project costs
- Volunteers
  - Labor to support home renovation

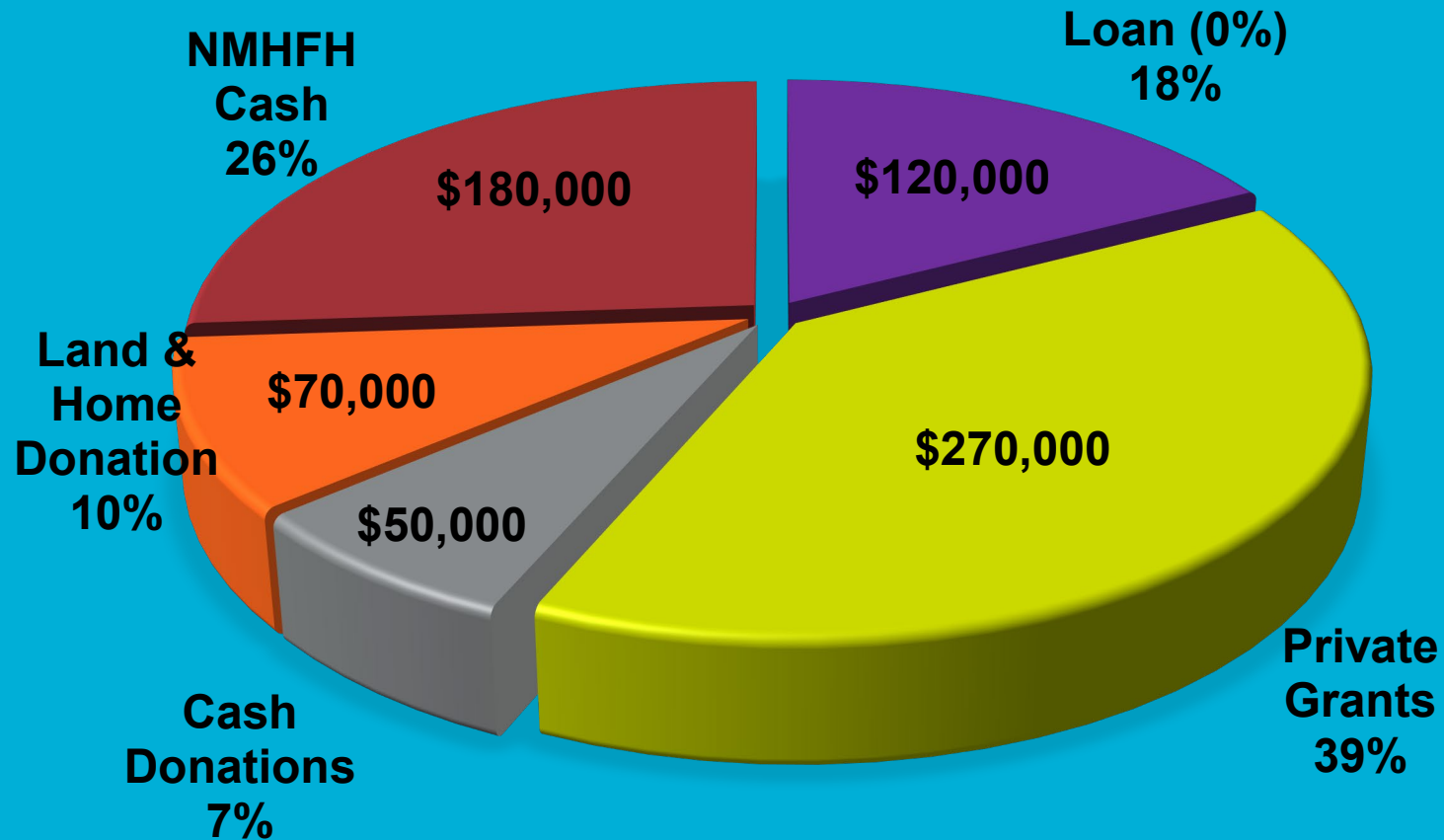
# Project Cost

EXPENSES	
Property	\$0 (donated value ~\$70,000)
Home Rehab Budget	\$120,000 (very extensive rehab)
Modular Site Work Well, sewer tap in, excavation, foundation, driveway, final grading, driveway, & landscaping	\$120,000 / ~40k per project
Delivered Modular Units Housing unit, delivery, setup fees, etc.	\$270,000 / ~ 90k per project
Modular Finishing HVAC, water heater, appliances; final electrical, mechanical and plumbing, porches	\$105,000 / ~35k per project
Modular Total	\$495,000 / ~\$165,000 per project
Legal, Fees, Permits, etc.	\$5000
<b>TOTAL</b>	<b>\$620,000 (\$690,000 with land)</b>

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# Project Funding



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# Home Sales

- Homes are sold at market value
- Anticipated to appraise close to cost
- Homes are sold to households affordably by:
  - Utilizing MSDHA down payment assistance
  - Special financing
    - USDA 502 loan – subsidized interest
    - Habitat 0% interest loans

# Challenges

- Filling the funding gap with creative partnerships
  - Nonprofits, foundations, Land Bank, etc.
- COVID-19
  - Material increases 30-40%
  - Trades shortage = higher labor cost
  - Timeline
  - Decrease in donor support

# Current Projects

## Pellston High School Trades Program



# Current Projects

## Pellston High School Trades Program

- Win-Win!
- Unique way to overcome some common challenges
  - Decreases labor costs
  - Introduce young people to trades skills & career opportunities
  - Seek philanthropic funding to support education program













# Grand Traverse Region

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for Humanity®  
Grand Traverse Region



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# About Us

- Located in Traverse City, MI
- Serves Grand Traverse, Leelanau and Kalkaska Counties
- Core Services:
  - New home construction
  - Home rehabilitation
  - Critical home repairs
  - Home buyer support
  - Mortgage services



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# Current Project

- Williamsburg Estates, Whitewater Township, Grand Traverse County
- 3 new single family homes; 6 total in development
- Donor and developer partnership



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# Williamsburg Estates

- Project Goals:
  - Attainable workforce housing
  - Households with incomes ranging from 30-80% of the area's median income
  - Close proximity to essential amenities
  - Cluster housing, shared common space
  - Healthy communities

# Community Profile

- Neighborhood Median Price: \$289,900
- \$186 Price/Sq Ft.
- Lot sizes: 1 acre
- Minimal 1,100 Sq Ft excluding garage
- HOA \$50 per month

Pictures of Habitat-GTR properties and new home construction, summer 2020.

(top) 8728 Stream View Lane, Williamsburg, MI and (bottom) 8747 Stream View LN, Williamsburg, MI. A third property and new home is available for a future homeowner.



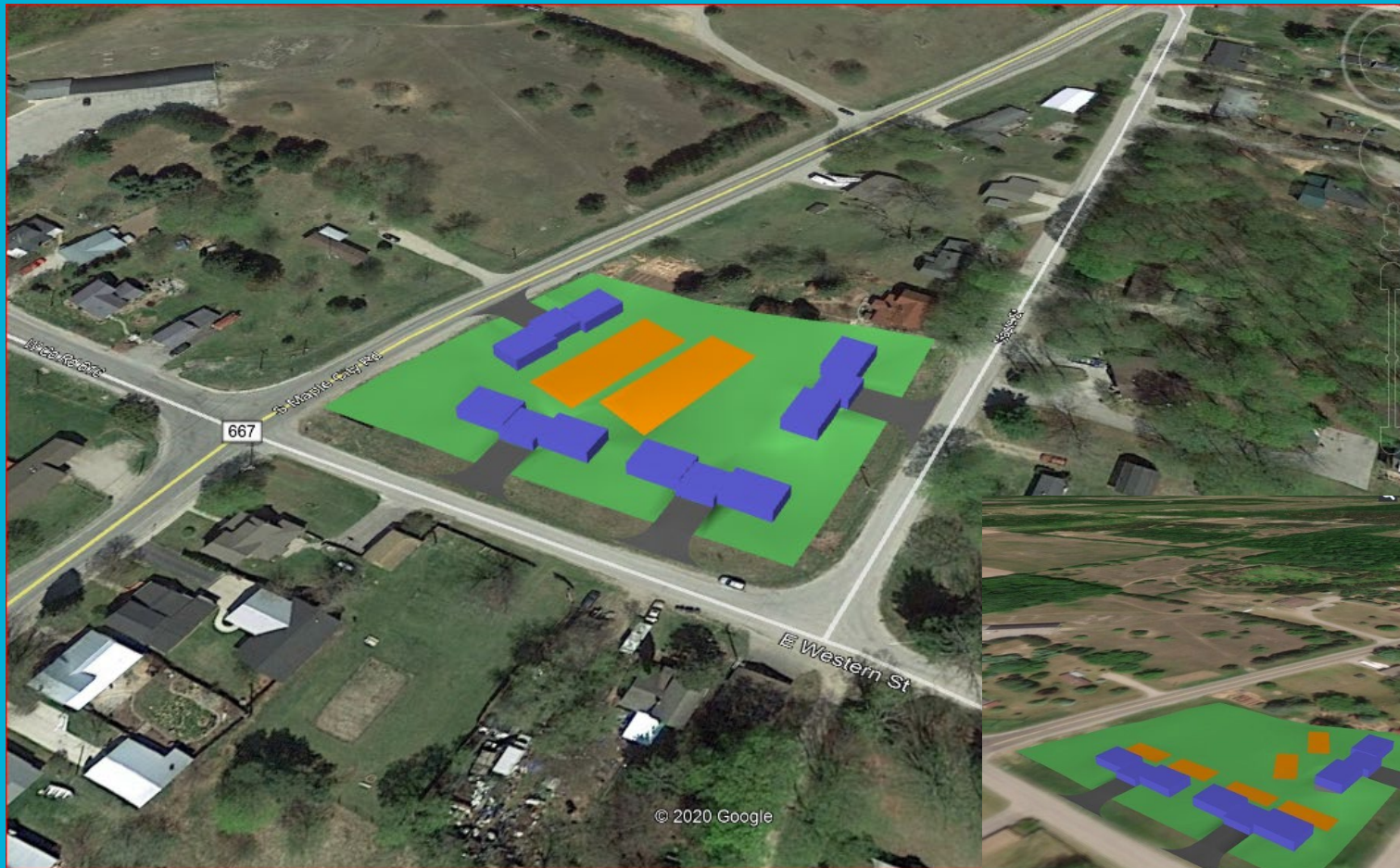
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# Current Project

- Maple City Rd, Maple City, Kasson Township, Leelanau County
- A partnership with the Leelanau County Land Bank Authority (LBA)
- Property purchase in 2020
- 6 homes; 3 duplexes “by right” zoned
- Project commencing spring 2021

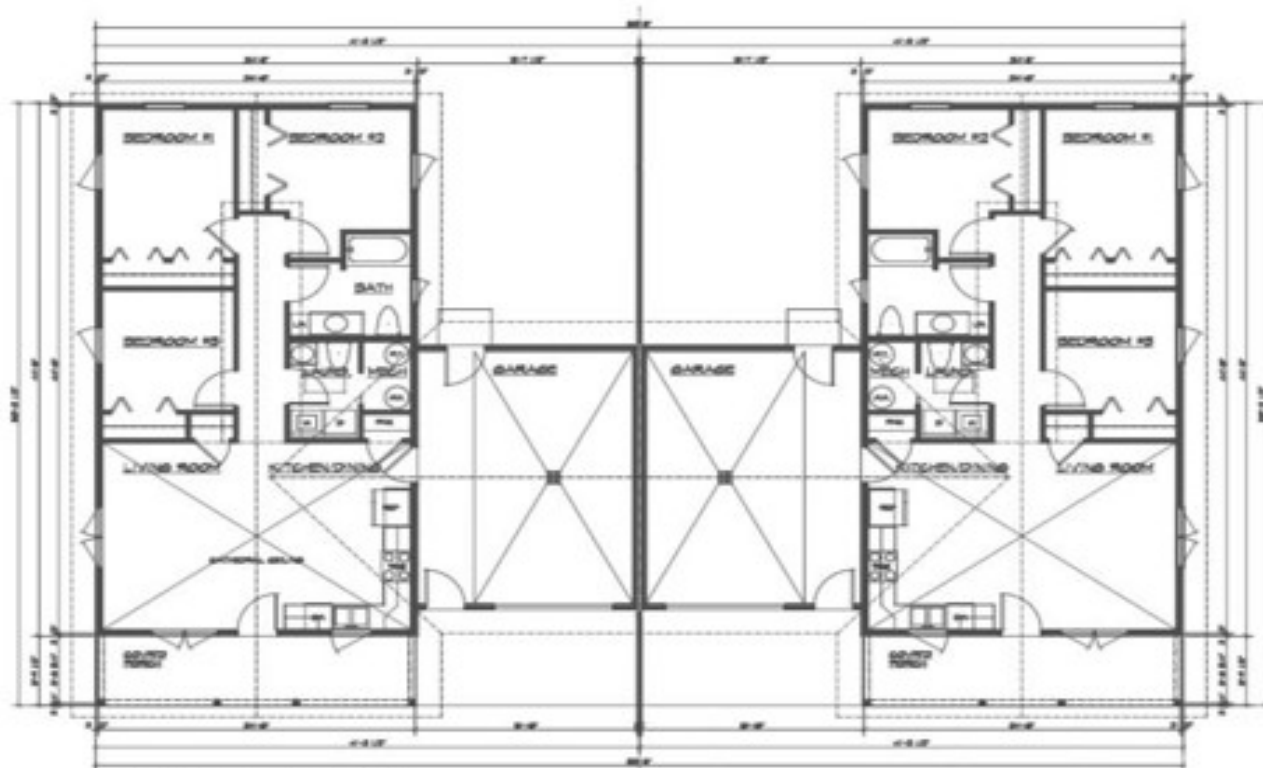


# Initial concepts

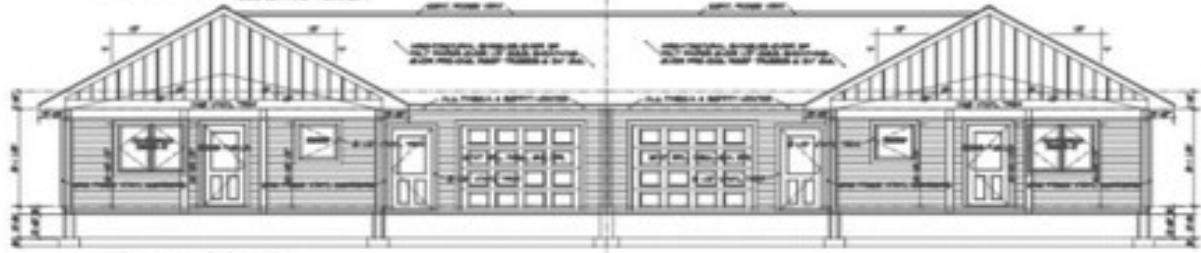


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MAIN LEVEL FLOOR PLAN  
 088 SP. X 2 - 22 SP.



FRONT ELEVATION

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# Community Profile

- 71 E Mill Street, Maple City.
- 1,056 sq. ft.
- 3-bedroom
- 1.1 Bathrooms
- Site 10,890 sf
- Appraised value \$199,000

Pictured: 2019 Habitat GTR Home, Maple City



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# Before and After



71 E Mill Street,  
Maple City; a  
partnership with  
Habitat-GTR and  
the Leelanau  
County Land  
Bank Authority

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# Before



2 bedroom  
rehab home  
472 N. Sylt  
Road, Lake  
Leelanau, MI



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# Before and After



Habitat-GTR rehab home  
472 N. Sylt Road, Lake Leelanau, MI

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# Current Project

- 20 acre property the corner of M-72 and Bugai Rd in Elmwood Township, Leelanau County just outside the city limits of Traverse City
- Habitat-GTR in partnership with New Waves United Church of Christ
- Plans to develop a mix of housing and services in a setting that respects and enhances the lives of residents, the community and the land.
- 14 homes, 6 homeownership and 8 rental
- Project commencing in late 2021



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