

annual report



Habitat
for Humanity®
of Illinois

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Mark Miklosz, Vice President
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Perry Buffett, Director
Community Volunteer

Paul Feith, Director
Paul Gregory Media

Sheila Dodd, Director
Habitat for Humanity of Champaign County

Dennis Papiernik, Director
Compass Mortgage

Melissa McDaniel, Director
Coles County Habitat

Keri Nelson, Director
Rockford Area Habitat for Humanity

Pamela Hansen, Director
Community Volunteer

David Noble, Director
Midland States Bank

letter from the board

To: Volunteers, Families, Donors, Affiliates and everyone who shares the conviction that every man, woman and child should have a decent, safe and affordable place to live.

“Together We Build. In reviewing our efforts this past year, I have witnessed a lot of God’s love being put into action in exactly this manner.”

John Edinger



I am pleased to report that in Fiscal Year 2018, the combined efforts of the 48 Illinois Affiliates resulted in 250 completed projects, which included 62 new homes. This is up impressively from the FY 2017 numbers of 209 and 53.

Our Board of Directors retreat last February was fabulously facilitated by Gina Leckron, State Director for Habitat for Humanity of Indiana and generated the energy for furthering our marketing, donor source, and economic analysis efforts in 2018.

As an all-volunteer organization, the Habitat for Humanity of Illinois SSO relies on our board members to donate time for our initiatives. In FY 2018, board members contributed their many talents and participated in Habitat on the Hill, the SSO Alliance Conference and the 2018 Carter Work Project. We want to thank Rick Pivek and Jim McGrath for their past service and to welcome Melissa McDaniel and David Noble to the board. SSO administrative support, wonderfully provided by Brittany Carver has been transitioned successfully to Staci Cahill in Champaign.

Board Member Projects this past year have included the formation of a Marketing Committee, headed by Paul Feith, which created our first radio campaign on iHeartRadio. Board member Seth Luxon increased our social media presence using Facebook and Twitter. We encourage all affiliates to share their successes with us for our social media outreach efforts. Be sure to follow us on Facebook@HabitatIL and Twitter@HabitatIllinois. Board Member Perry Buffet is leading our efforts to create our first annual report and an economic impact report. We are also introducing an Affiliates of Distinction program. This is a recognition program for affiliates that meet or exceed a number of key indicator best practice standards. Affiliates will be recognized for performance through the 2019 fiscal year.

This past year has seen a major challenge to meet the Qualified Loan Originator and Competent Person requirements, which are being met through teamwork and diligence throughout the state. Board member Dennis Papiernink has been instrumental in sorting out the technical details, shepherding our QLO State Training program into service and acting as liaison with state regulators. Some large affiliates have achieved SAFE Act compliance on their own and Board Vice President Mark Miklosz successfully shepherded a SAFE Act exemption for bona fide non-profits through the Illinois legislature and which was signed by the Governor into law.

It was another successful year for the Habitat Illinois Building Impact (HBI) program supported by the Illinois Housing Development Authority (IHDA). Following up on previous Round 1 for \$700,000 and Round 2 with \$1 million, board members Mark Miklosz and Sheila Dodd successfully brought about another \$1 million with Round 3. A big thank you to Nicki Pecori Fioretti and Carmen Williams at IHDA for making this happen. The administration of the grants to the 164 families served so far is blessed with the assistance of Michelle Stallmeyer and Stacy Cahill at HFH Champaign. If we look back to 2013, we sought as an SSO to become relevant to the Affiliates in the State of Illinois. We believe, and we hope that you would agree, that with this one program alone, the SSO has been able to make a difference. We expect this program to continue in FY 2019.

Board member Keri Nelson has taken over management of our annual state conference. After the superb conference she ran last year, we quickly asked her to join the board and manage it again this year. Thank you Keri. This year's theme is Together We Build. In reviewing our efforts this past year, I have witnessed a lot of God's love being put into action in exactly this manner.

God Bless,

A handwritten signature in black ink, appearing to read "John A. Edinger". The signature is fluid and cursive.

John Edinger
Board President
Habitat for Humanity of Illinois

key corporate sponsor



Nicor Gas employees, from left, Catherine McNeil, Emily Rohan, Nife Fadul and Christina Miller volunteer at the Fox Valley Habitat for Humanity home in Aurora. Courtesy of Nicor Gas.

Nicor Gas has made a two-year commitment to two local Habitat for Humanity affiliates that will help build the homes for families in the DuPage and Fox Valley areas. Under the giving pillar of "Community Enrichment," Nicor Gas will provide \$60,000 to the two Habitat for Humanity affiliates, as well as provide volunteers throughout the summer at sites managed by Fox Valley and DuPage Habitat for Humanity affiliates. By the time the sawdust settles in 2018, 156 Nicor Gas employees will have volunteered 624 hours at 13 Habitat for Humanity builds.

key state accomplishment



signed it into law 12/19/2018

Special thanks to ...

House Sponsors

Mark Batinick
Jay Hoffman
LaToya Greenwood
Katie Stuart

Senate Sponsors

Chuck Weaver
Michael Connelly

Thank you to Governor Rauner for signing the HB5542 bill before the year's end.

The Secure and Fair Enforcement for Mortgage Licensing (SAFE) Act of 2008 was passed in 2008 as part of the Housing and Economic Recovery Act in response to the mortgage crisis. This act required each state to create its own law to comply with the requirements of the act. In order to be compliant with the SAFE Act and continue to issue mortgages to partner families, each Habitat for Humanity affiliate was required to apply for status as an official mortgage loan originator. This has caused financial burdens on Habitat affiliates nationwide. The Illinois SSO worked tirelessly to advocate against this requirement for all Habitat affiliates. The challenge of creating an exemption was convincing state regulators that a particular nonprofit is "bona fide."

We're thrilled that it has passed the state assembly and Governor Rauner has signed it into law 12/19/2018.





2018 habitat hero outstanding service to our country award

— Edward J. “EJ” Trautner

“I have an opportunity that no one else has.”

If that was a driving force within you, what would you do? What would you feel like? Some of us might freeze not knowing what to do. Some might go running around trying everything new. Others still might try something, fail, and shrink back from the light of that singular opportunity that no one else has.

Each of those aforementioned possible reactions is part of our Hero's journey. Sometimes it takes a lot of false starts and failed attempts to get it right. But for a very few, their deep inner knowledge that they “have an opportunity that no one else has” becomes an infectious force that draws us to them. They are added to the list of earth, air, water, and fire and become a fifth element ... a force of nature that no one around them can resist.

Our own Edward J Trautner, please only call him EJ, has rapidly become beloved, admired and respected at our affiliate in the three phases of his time with us.

A walk on volunteer to deconstruction, EJ came eagerly to his first day with DuPage Habitat as he said, “I want to do some physical work and give back.” EJ was a wounded warrior. In August 2008, in Baghdad Iraq while out on patrol with twelve of his fellow Army 630th Police Squad, a silent single bullet from a sole sniper hit EJ causing massive and overwhelming trauma to his head, destroying one eye, his skull, jaw, and resulted in the left half of his face to be missing.

In his second phase of volunteering with DuPage Habitat, EJ was relentless with trying everything new. “I got that” was EJ's response and attitude towards any task he was asked to complete. He may not have known how to use a coping saw in the corners of trim, but he was cheerful about trying. Moreover, if any task he was doing wasn't having quite the desired outcome, redirecting him to simply sweeping up the site was done with excitement and infectious good humor. “I have an opportunity that no one else has.” No small feat for a man who at 20 years of age began a two-year journey of recovery that included well over 40 procedures and major surgeries to reconstruct what was no longer there.

In a nine-year journey of recovery from his being shot in Iraq, EJ knew something had to change for him and that volunteering would be the key. All of those around him knew him as the cheerful happy guy that flashed a beaming smile. EJ continued to try the new, never let failure stop him, and marched to the schedule of his own day. There was nothing that EJ would not do if asked. That was his exclusive identifier. He became trusted to be ever cheerful and positive. This led to a challenge we offered to him.

“I have an opportunity that no one else has”; was the backdrop to his third phase of volunteerism when asked to become a Summer Vista Volunteer. We can tease EJ now, but the reason we wanted him to have that experience was to break his cycle of being “the late guy.” He decided that now was his time. For him loving his job was a choice, not an emotion. This was his clear choice. “I have an opportunity that no one else has”; I will take on this stipend volunteer role and prove to myself, my family, and my friends that I can hold down a regular job. I don't need the money, I need to reclaim part of myself. Yet all of us around him knew nothing of that struggle and simply continued to be infected by his unwavering enthusiasm. It was not a good day unless EJ was around.

Fast forward to his newest choice, his most dedicated decision. As his New Year long commitment to AmeriCorps Service began, he embraced the opportunity that no one else has. He is the sole support to our Construction Procurement and Logistic manager. A day without EJ is day without ... well we are not sure because there is no day without EJ. The newer AmeriCorps volunteers rapidly admired him and look to him for assistance to navigate the world of Habitat and the world of volunteerism. He leads by example and his words though few are always singularly positive and compassionate.

In his wake, no one is left floundering. Everyone has been lifted by his gift of infectious enthusiasm. He demonstrates that heroes are not the folks who are the best at something. He shows us heroes are the folks that believe they have an opportunity that one else has. In any ordinary day, people like EJ demonstrate that they live from their inner core and let the truth radiate outward. We get drawn to their truth, drawn to their belief and conviction, and sometimes we are lucky to join them to put God's love into action.

2018 affiliate hero awards



**Habitat Hero Board
Member Award:**
Cindy Poulter
Boone County Affiliate



**Habitat Hero Board
Member Award:**
Paul Joseph
Peoria Affiliate



**Habitat Hero for
Construction Volunteer:**
John Warriner
Champaign County



**Habitat Hero for
Construction Volunteer:**
Ted Gebeau
McHenry County



**Habitat Hero for
Construction Volunteer:**
Jerry Seagren
Boone County Affiliate



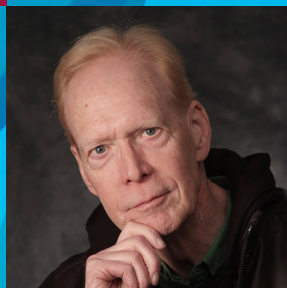
**Habitat Hero Family
Services Award:**
Laura Long
DuPage County



**Habitat Hero
Fundraising Award:**
Marlene Hensrud
Northern Fox Valley



**Habitat Hero
Fundraising Award:**
Pat Green
DuPage



**Habitat Hero Marketing
& Public Awareness:**
Vince Walsh
DuPage



**Habitat Hero
Pro-Bono Service:**
Dan Huntley
Rockford Area



**Habitat Hero
ReStore Volunteer:**
Susan Johnston
Champaign



**Habitat Hero Jim Carr
Lifetime Achievement
Award:**
Pete Rundquist
Rockford Area



**Habitat Hero Jim Carr
Lifetime Achievement
Award:**
Gary Klass
McLean County &
ISU Campus Chapter



**Habitat Hero Jim Carr
Lifetime Achievement
Award:**
Jonne Brown
Champaign

Other Conference Awards

Affiliate Impact Award:
Sarah Mackey, Senior Director,
Collaborative Operating Model, HFHI
Paul Feith, Board Member, HFH-IL

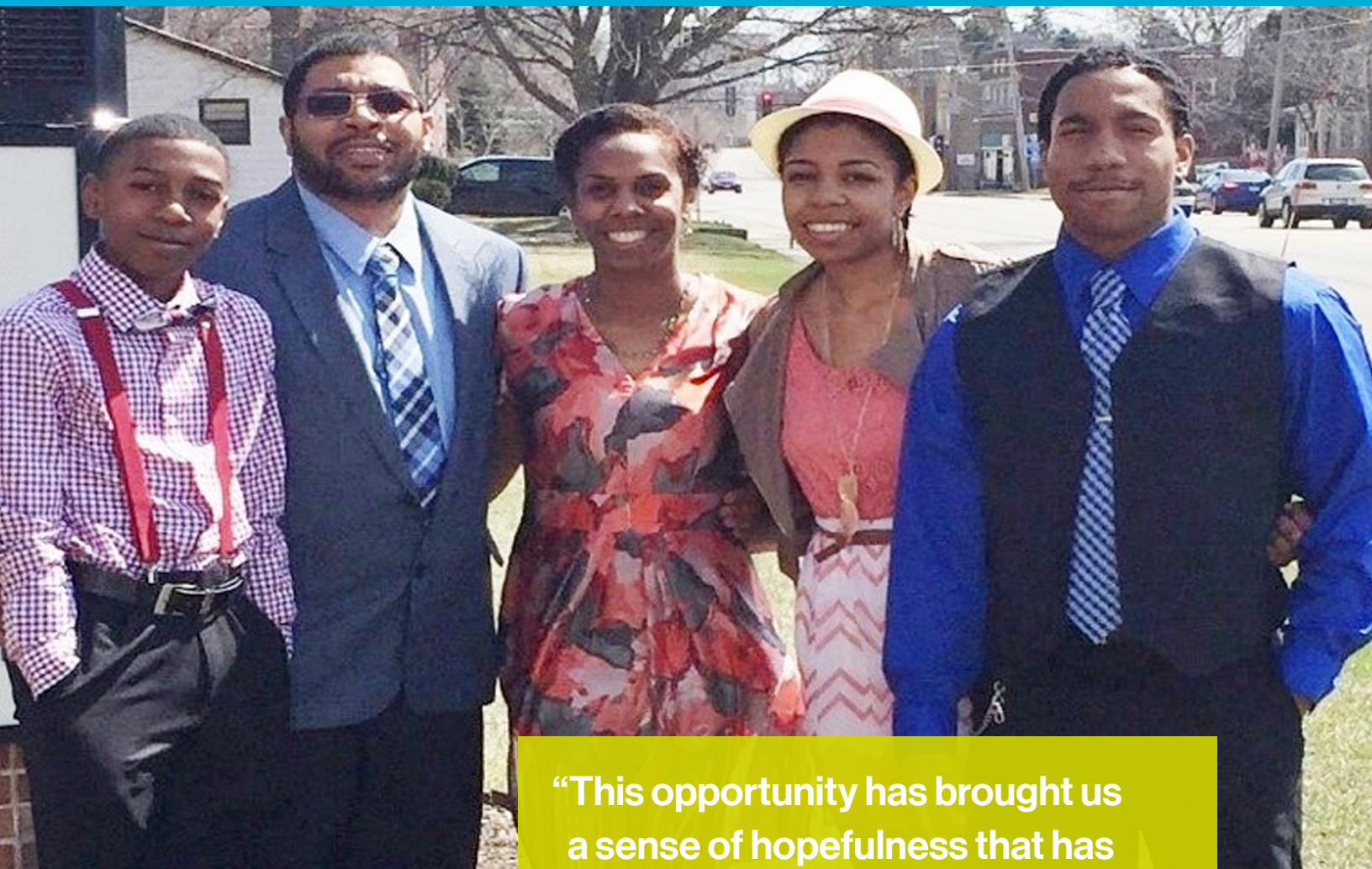
Outstanding Community Partner:
IHDA

Increased Tithe Award:
Quincy
Champaign County
Northern Fox Valley
DuPage County
McLean County

Top Tithe Award:
Chicago

State of Illinois Impact Award:
Sheila Dodd
(Champaign County)

the McCrory family



“This opportunity has brought us a sense of hopefulness that has been missing for a while from our family.”

The McCrory Family



"A table." A simple request, but something that Andrea McCrory was looking forward to after she moved into her Habitat house.

Andrea, her husband, Delano, and 3 children used to live in a two-bedroom home. Overcrowding meant people sleeping in the living room and eating where they can, but not at a table. Since there was no space, Andrea and her family couldn't eat together.

Floorboards were rotting and creatures visited their rental home. Coming home after a day of work or school brought little joy. Inviting friends to visit or for dinner didn't happen. Sharing a meal together at a dining room table was a dream.

Delano Jr. and Alexandria attend Trinity International University. Good students, they worked to cover some of their expenses. Delmus, at 16 years, attended Daniel Christian Academy.

Andrea worked as a church secretary and Delano is a postal carrier. They moved to the Lake County area to serve the community. They love their ministry and didn't think they'd need help. They were the helpers. It was a hard decision to apply for a Habitat house. But when they did, they were invited to be a homeowner through Habitat. "Words cannot express what it meant to us to be selected as a new Partner Family, but one word that we all agreed on is HOPE," Andrea said.

Thanks to UL LLC, most of the funds were donated for the McCrory home. The family and volunteers started building in August. But we needed more money to finish the house.

Holiday donations made sure that Delmus, Alexandria and Delano Jr. had a stable home where they could share questions and fears and hopes and dreams around the table with their family.

The McCrory family moved into their house in early summer. They gather around the table to pray, eat, and share their lives without the intrusion of creatures or the worry of their rotting floorboards. God is good.

To sum up her family's experience of moving into a Habitat home, Andrea says, "This opportunity has brought us a sense of hopefulness that has been missing for a while from our family. Now, we are thankful that one day the home we have all dreamed about will become a reality."

Every teen should know the confidence that comes from a stable home. As they continue their journey to adulthood, Delano Jr., Alexandria and Delmus need the anchor of their family as they define their futures.

A decent home gives families the strength, stability, and independence they need to build a future. Every donation creates stronger children and families ... and a better life. Through shelter, we empower. Your gift today will make that happen.

Because every child deserves a safe, secure home to thrive.

affiliate accomplishments



Champaign County

Champaign County served six families with homeownership opportunities and provided financial education and coaching to over 125 individuals

Franklin County

Franklin County held their annual fundraising event where they received donations from local businesses and business people. Board member Gene Alexander continues to show his passion for civic involvement by making a monthly donation to Franklin County from his daily collection of cans. For 2017-2018, the Franklin County's donations totaled \$31,260. Franklin County also recently successfully built a house located in West Frankfort. Franklin County aims to build one home per year.



Grundy-Three Rivers

Grundy-Three Rivers Habitat for Humanity completed its 13th home. They assisted 10 homeowners through their Aging in Place and A Brush with Kindness programs. By partnering with volunteers, church, and youth groups, they exceed their goal and positively impacted 14 families in the community. They performed deck and other exterior repairs, along with the opportunity to build a wheelchair ramp for a homeowner which allowed him safer access into his home.

Lee County

Dixon Habitat for Humanity, Inc. celebrated their 25th anniversary, by finishing up their 26th home.



Lake County

This year, Lake County built the 1st Habitat for Humanity Illinois home with solar panels. Lake County has 10 homes that are either in progress or starting in FY19. Lake County has launched planning efforts for their 30th anniversary celebration this year. A total of 2,300 individuals in Lake County and the Philippines served since 1989: 524 families total (224 families in Lake County and 300 families in the Philippines) through tithe. A total of 41,430 hours by 3,789 volunteers were donated in construction, ReStore, and administration. Lake County also partnered with Glenbrook South High School's geometry class as part of a construction program to build their 1st house. The class designed model house and built the walls for the HFH house at school.

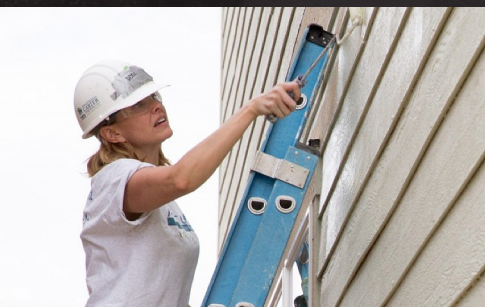


McLean County

McLean County ranked among the top ten titheers of medium affiliates with a total FY2018 tithe of \$57,654. In August, McLean County's combined Campus Chapters of Illinois State University and Illinois Wesleyan University broke ground on their 25th Collegiate House. When completed, the chapters will have built 25 homes in 25 consecutive years. In June, Habitat McLean had a grand reopening for the 12,000 square foot expansion of their ReStore.

Northern Fox Valley

This year, the Northern Fox Valley affiliate is proud to announce that they successfully became a licensed Illinois mortgage lender. For FY2017, Northern Fox Valley had a total of 40,600 volunteer hours donated.



Stephenson County

This year, the Stephenson County affiliate was recognized by the City of Freeport as an asset to its small, rural community through a proclamation issued by the mayor of the City of Freeport. The Stephenson County affiliate also worked to rebuild relationships with its current homeowners and residence of Stephenson County.

Will County

The Will County affiliate is celebrating its 30th anniversary this year. Will County held its First Women Build event with 160 team members and raised \$180,000 in monetary donations. Will County also held its 3rd annual Home for Hounds event as well as its Tinsel, Treasures, and Tinis event. During the year, Will County launched the RISE program, which showcases how to use the government programs as a stepping stone and not a way of life. In addition, Will County launched the Salvage Team and the Habitat Estate Services. Will County also increased its Restore sales by \$173,000 for the year.



the Moss family



“God was watching over us.”

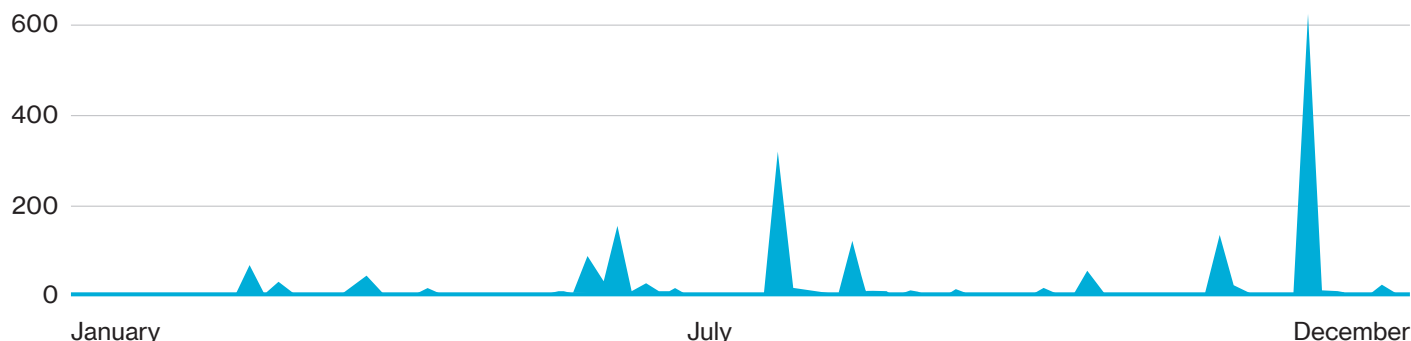
The Moss Family

“God was watching over us.” Almost ten years ago, Arika Moss experienced a transformative event. Shortly before the start of the school year, a bullet went through an upstairs bedroom window in the Rantoul apartment she shared with her three little girls. This incident was the catalyst to seek a new place to live and finally fill out the Habitat for Humanity application form that had laid dormant, waiting on her nightstand for nearly a year and a half prior to that terrifying incident.

Arika's dream was to be a homeowner. After divorcing the father of her children shortly after moving to Champaign, she struggled as a single mom. A credit rebuilding class gave her the confidence boost to put a little money away for a home in the future, and after the shooting that rattled her family, Arika was determined to change her circumstances for the better.



Facebook Reach Trend in 2018



Concerned about whether she was going to be invited to be a homeowner through Habitat, she prayed to be able to move her family to a safer location. After a home inspection and over 200 hours of volunteer work on other Habitat for Humanity homes, Arika finally chose the lot that would become a haven not only for her children but a place for the neighborhood kids to gather away from the streets.

Arika is a strong advocate for the life-changing event that having a home can have on someone's overall life trajectory, even when situations are less than rosy. Recently, there have been shootings nearby. Although it does make her nervous, she tries to keep her kids active and away from any trouble and remains surprisingly hopeful that the block she chose all those years ago will return to its former peaceful environment.

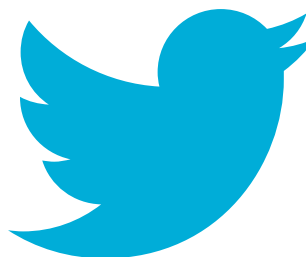
It's her children that help her maintain her positive attitude, despite the many challenges they have faced. When she first moved, it was clear the education one of her children had been receiving had left her woefully unprepared for the rigors of 4th grade. She had caught up completely by the time she got to 6th grade, a fact that Arika attributes in part to the stability of having a place to do homework together, and one less worry for her children. In fact, Arika truly believes that the gift of a Habitat for Humanity home has set her children up for a much brighter future than they may have had otherwise.

Her oldest daughter, Daja, is a sophomore studying communications and English at the University of Illinois Urbana Champaign — on a full scholarship. Kayla a senior at Central High School whose focus is on finishing all her college applications, and her youngest daughter Jayden, is on the basketball team at Central High

School and already thinking about what her future holds.

Having her kids paint their bedroom walls any color they wanted, and watching her girls sometimes fall asleep chatting in the doorway of their individual rooms are some of Arika's most cherished memories from the last seven years. There was life before Habitat for Humanity for Arika, but the life after has been that much better and something to be truly proud of. She would do it all over again in a heartbeat.

"Bullets have no name," Arika recalls almost seven years later — as a homeowner in her four-bedroom house with a paved driveway and a trampoline in the backyard. Now a member of the family selection committee, she regularly mentors other would-be Habitat for Humanity homeowners. She remains grateful to the many volunteers, including people from her church that came to help build her home and allowed her to move her children from the apartment and the events of that fateful day.



4,400

Twitter Impressions
4th Quarter 2018

board accomplishments

Habitat for Humanity Illinois seeks an additional \$2 million grant from the Illinois Housing Development Authority

The grant, also known as the Habitat Community Impact Fund Program, will be for \$2,000,000 (totaling \$4.75 million to date) to provide down payment assistance for Habitat homebuyers. The funding agreement will allow HFH Illinois to make forgivable loans to qualifying Low, and Very Low Income Habitat families to buy down the sales prices to ensure the mortgage does not exceed 30% of gross monthly income.

- The loans will be made to facilitate the acquisition of homes across Illinois.
- Each loan will be in an amount capped at \$20,000 for Very Low Income Households, and \$15,000 for Low Income Households.
- Each loan will be interest-free and have a term of five years.
- Each loan will be forgiven at the rate of one-sixtieth (1/60th) of the amount of the term period..

Habitat for Humanity of Illinois SSO launched iHeartRadio media campaign

In April, the Habitat for Humanity Illinois SSO launched a campaign with iHeartRadio. The campaign ran for 4 weeks. The 30-second audio spots could be heard on the iHeartRadio app, a free music app where you can listen to live radio stations as well as build custom stations/playlists based on the artists/songs that you enjoy.

iHeartRadio Results

3,334,845 streaming audio impressions	703,198 companion banner ad impressions	4,038,043 total impressions	198 clicks generated
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.03%* click thru rate

*(double the industry standard)

In this pilot marketing effort for 2018, the Illinois SSO picked a small number of affiliates as a trial. The campaign delivered over 3.6 million impressions in the counties of Rockford, Freeport, Bloomington, Springfield, Decatur and Champaign. The Illinois SSO will look to expand to other areas of the state based on the success of this year's campaign.

This program supports the Habitat for Humanity's national Home Is The Key campaign where iHeartMedia is the media partner.



Habitat for Humanity of Illinois has partnered with DonorSearch who are the leading vendors of profit research in the non-profit sector. DonorSearch has the largest charitable giving database in existence and provides prospect identification and research services to nonprofits. The goal of the partnership is to help the affiliates grow their overall fundraising revenue so these affiliates can continue to serve the community and build more homes. DonorSearch only utilizes public information to provide information on past giving to help affiliates to create a more informed fundraising strategy. Sometimes affiliates struggle to identify new donors that have the capability and willingness to support Habitat for Humanity, and with the help of DonorSearch, the affiliates can now do this. DonorSearch has a long history of giving back to the community by supporting local independent non-profits. Habitat for Humanity of Illinois's partnership with DonorSearch will help the affiliates to thrive through new donors that can help sustain affiliates for years to come.

Habitat for Humanity Illinois Conference

The 2018 Habitat for Humanity of Illinois Conference was held at the Hawthorne Suites in Champaign, Illinois on November 9-10. One-hundred and sixty registered attendees gathered for the conference to participate in sessions where Habitat for Humanity of Illinois affiliates and volunteers could learn more about the SSO, build upon their skills as leaders of their affiliates, and celebrate the great work being done statewide. Also present at the conference were exhibitors offering affiliates resources that help support the Habitat for Humanity mission. These exhibitors included: IFF, Illinois Housing Development Authority, Disaster Risk Reduction and Response, Home Builders Blitz, and DonorSearch. The conference planning committee would like to thank everyone that attended as well as the following organizations that helped sponsor the event.

Conference Stats

167 registered attendees	19 sponsors for \$18,625	26 affiliates represented	9 HFHI staff	13 external presenters
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Habitat Hero Lunch Sponsor: Nicor

Networking Reception Sponsor: Applegate & Thorne Thomsen

Workshop Sponsors: Donor Search, Concord Marketing Solutions,

ComEd Energy Efficiency Program, PNC Bank, & Chicago Title

Supporting Sponsors: StraightUp Solar, Midland States Bank, SBW Solutions, Dodd & Maatuka, Habitat for Humanity International, and First Midwest Bank

board members



John Edinger, President
Community Volunteer



Mark Miklosz, Vice President
USG



David Krist, Treasurer
Vantage Financial



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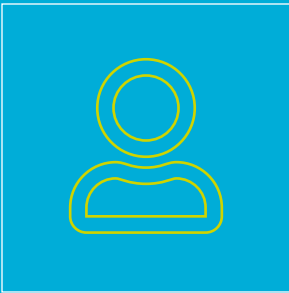
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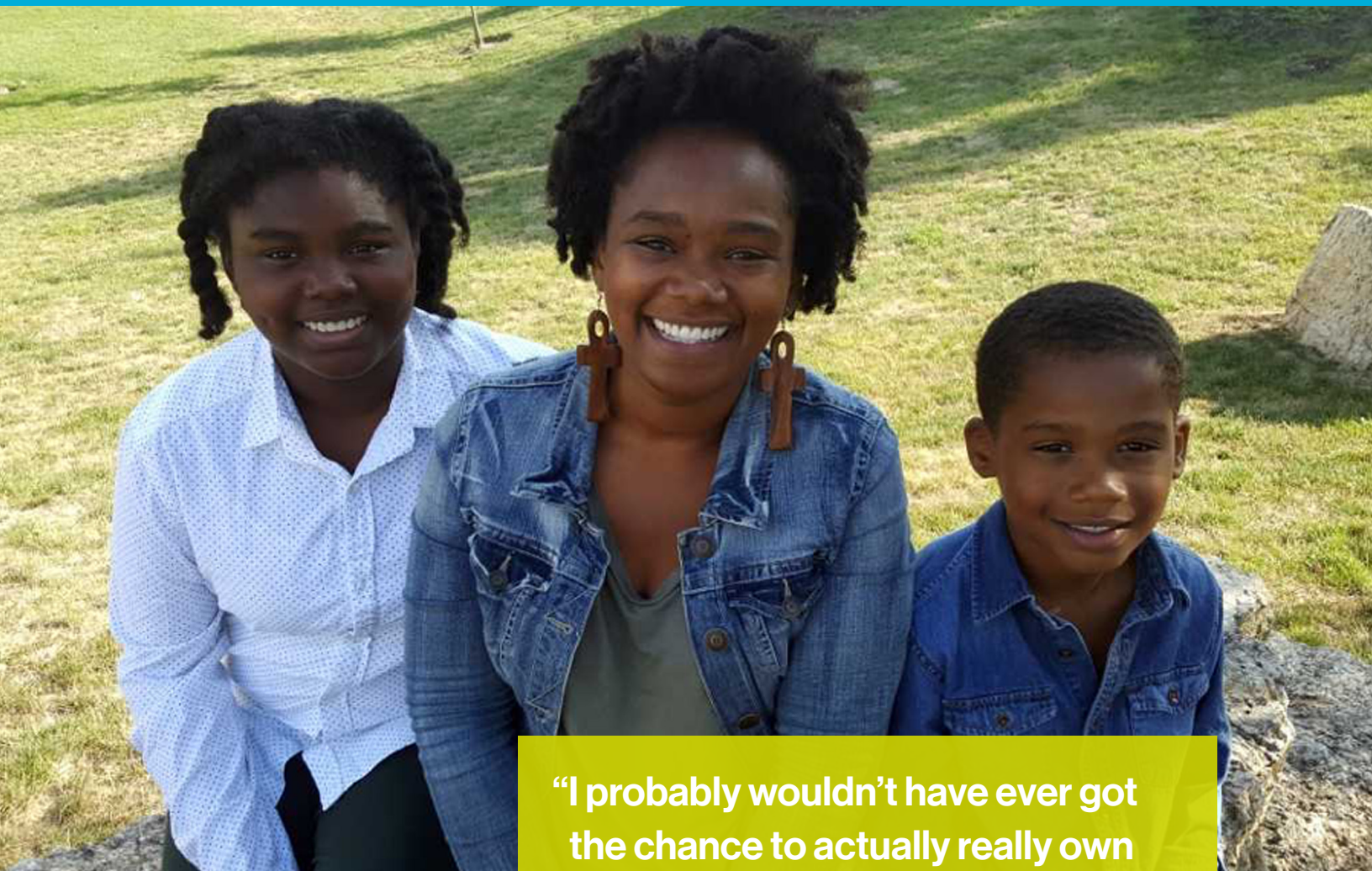


Pamela Hansen, Director
Community Volunteer



Board in attendance at Conference

the Rose family



“I probably wouldn’t have ever got the chance to actually really own a home.”

The Rose Family



"I probably wouldn't have ever got the chance to actually really own a home." In 2016, Heather Rose was working towards earning her bachelor's degree while raising her two, children Zabrina and Zackary. At the time, Heather and her children had moved from house to house for two years and lived in dangerous areas. Due to these circumstances, Heather made it her main goal to provide a stable home for her children. Heather decided — with the persuasion and support of the community around her — to apply for a home through Habitat for Humanity Illinois.

When Heather was invited to be a homeowner through Habitat, she did what any future Habitat homeowner does and put in the work. Heather completed hours of training that prepped her for becoming a homeowner, she volunteered at the ReStore and completed many hours of sweat equity. Throughout the volunteering process, Heather sustained a positive attitude. Knowing that she was eventually going to achieve her goal of providing a home for her children to grow, learn, play, and love each other in was enough for her to continue chipping away at her volunteer hours. With the help of her home sponsor, Busey Bank, her home was built in 6 weeks which is rare for most Habitat for Humanity home building projects.

In July 2018, Heather and her children Zabrina and Zackary, now 13 and 9, moved into their new home. In the short time they have lived in their home, Heather already recognizes the huge impact that having a home can have on their lives. Everything has changed for the better. Zabrina and Zackary are eager to help around the home with various upkeep and decorating projects. They are truly proud of and enjoy being in their own home and can't wait to paint their bedroom walls. For Heather, living in a Habitat home has alleviated financial stress. Heather was previously in Section 8 housing but was still required to make payments that far exceed what she pays now for a place that was significantly smaller. Heather has felt nothing but amazing since moving into her Habitat home with her family.

For Heather and her family, the experience of applying for a Habitat for Humanity home, building the home, and finally moving into the home has been an amazing experience. Heather is so grateful for the Habitat Illinois Board, Habitat for Humanity in general, and Busey Bank for helping her realize her dream of having a home for her family. "This was such a blessing [and] a great opportunity," says Heather. "I am a part of Habitat for Humanity for life. They are family to me."

listing of affiliates

Boone County

Executive Director: Liz Qua
Houses Built: 1
Rebuilds: 1
www.boonehabitat.org

Centralia

Rebuilds: 1
www.facebook.com/HFHCentralia

Champaign County

Houses Built: 4
www.cuhabitat.org

Chicago

Executive Director: Jennifer Parks
Houses Built: 4
Rebuilds: 48
www.habitatchicago.org

Chicago South Suburbs

Executive Director: Michael Henderson
Houses Built: 5
www.chicagolandhabitat.org/site/Page-Server?pagename=homepage_css

Coles County

Executive Director: Melissa McDaniel
Houses Built: 1
www.colescountyhabitat.net

Crawford County

www.facebook.com/hfhccil

Danville

Executive Director: Jonathan Gibson
Rebuilds: 5
www.habitatdanville.org

DeKalb County

Executive Director: Sharon Steele
www.dekalbhabitat.org

DeWitt County

Rebuilds: 2
www.hfh-il-dewitt.huterra.com

Decatur Area

Executive Director: Edward Smith
Rebuilds: 1
www.decaturhabitat.org

DuPage

Executive Director: Dave Neary
Houses Built: 5
Rebuilds: 25
www.chicagolandhabitat.org/site/Page-Server?pagename=homepage_dupage

Effingham County

Executive Director: Bob West
Houses Built: 2
www.habitat.org/us-il/effingham/effingham-county-hfh

Fox Valley

Executive Director: Jeffrey Barrett
Houses Built: 2
Rebuilds: 1
www.chicagolandhabitat.org/site/Page-Server?pagename=home_fox

Franklin

Houses Built: 1
Rebuilds: 1
www.habitat.org/us-il/benton/helping-hands-franklin-cohfh

Freeport

Executive Director: Tracyann Reynolds
Rebuilds: 3
www.stephensoncountyhabitat.org/

Fulton County

www.fultonhabitat.org

Greater Peoria Area

Executive Director: Lea Anne Schmidgall
Houses Built: 3
Rebuilds: 2
www.habitatpeoria.org

Grundy-Three Rivers

Executive Director: Elena Cabral
Houses Built: 1
Rebuilds: 5
www.grundy3rivershabitat.org

Jackson-Union County

Executive Director: Jamie Perryman
Houses Built: 1
www.juchabitat.org

Jubilee

Executive Director: Mike Halsne
Houses Built: 2
www.jubileehabitat.com

Kankakee County

Executive Director: Dale Tolly
Houses Built: 1
Rebuilds: 1
www.kankakeehabitat.org

Knox County

Houses Built: 3
www.habitatknox.org

LaSalle-Bureau-Putnam Counties

Executive Director: Dan Fitzgerald
Rebuilds: 1
www.localhabitat.org

Lake County

Executive Director: Julie Donovan
Houses Built: 3
www.chicagolandhabitat.org/site/Page-Server?pagename=lake_homepage

Lee County

President Brad: Hunsberger
Dixon Habitat for Humanity, Inc.
Houses Built: 26
www.dixonhabitat.org

Lewis & Clark

Houses Built: 3
Rebuilds: 1
www.lchabitat.org

Logan County

Houses Built & Rebuilds: 16 (combined)
www.habitatlogan.org

McDonough County

Rebuilds: 3
www.mcdonoughhabitat.com

McHenry County

Executive Director: Kim Egger
Houses Built: 1
Rebuilds: 23
www.chicagolandhabitat.org/site/Page-Server?pagename=homepage_mchenry

McLean County

Executive Director: Jim Walters
Houses Built: 2
Rebuilds: 6
www.habitatmclean.org

Moultrie County

Executive Director: Joe L. Price
Houses Built: 2
Rebuilds: 1
www.habitat.org

Northern Fox Valley

Executive Director: Barbara Beckman
Houses Built: 4
Rebuilds: 48
www.habitatnfv.org

Ogle County

Executive Director: Vanessa White-Broome
Houses Built: 2
Rebuilds: 3
www.habitatoglecounty.org

Piatt County

Executive Director: Joe L. Price
Houses Built: 2
www.habitat.org

Proviso

Executive Director: Joe L. Price
Rebuilds: 2
www.habitat.org

Quincy

Executive Director: Joe L. Price
Rebuilds: 4
www.habitat.org

Rockford Area

Executive Director: Keri Nelson
Houses Built: 3
Rebuilds: 4
www.rockfordhabitat.org

Saline County

Executive Director: Stephanie Griffin
Houses Built: 1
www.habitatsalinecounty.com

Sangamon County

Executive Director: Colleen Stone
Houses Built: 2
Rebuilds: 16
www.habitatsangamon.com

Shelby County

Executive Director: Joe L. Price
www.habitat.org/us-il/shelbyville

Sparta Area

Executive Director: Joe L. Price
www.habitat.org

Will County

Executive Director: Nicole Murray
Rebuilds: 11
www.chicagolandhabitat.org/site/Page-Server?pagename=homepage_will

Williamson County

Executive Director:
Houses Built: 1
www.habitat-williamsoncounty.org

Stephenson County

Executive Director: Tracyann Reynolds
Rebuilds: 3
www.stephensoncountyhabitat.org

economic report



affordable housing by the numbers

In the USA

-7.4 million

Shortage of affordable and available rental homes for extremely low-income renters in the USA

50%

The portion of monthly income spent on rent by extremely low-income renters in the USA

38 million

The number of households across the USA with little income to afford the cost of food, healthcare and other basic necessities after rent

In Illinois

-309,287

Shortage of affordable and available households for extremely low-income renters in Illinois

**\$20.34/hour,
or \$42,304 annually**

Wage required to afford fair market rent for a two bedroom apartment in Illinois

440,000

The number of qualified extremely low-income households across Illinois that cannot access Renters assistance

National Low Income Housing Coalition • Habitat for Humanity 2010

introduction

The work done by Habitat for Humanity (HFH) with underserved communities has considerable effect both in terms of Economic and Social Impact. Their work has helped create a difference with those in underserved areas as it helps the families live a better life and have a better quality of life. Habitat for Humanity and its volunteers go out of their way to help those in underserved areas that do not have the resources to attain a good quality of living. In this report, we have described the impact that Habitat for Humanity has had in these communities and present this from the point of view of economically helping communities, local businesses, and creating social impact.

The table below summarizes the overall impact of work done by Habitat for Humanity in helping underserved communities. The overall impact can be seen as a mix of :

- **Economic Impact:** How local businesses and the local economy has been supported by the work being done by Habitat for Humanity
- **Socio-Economic Impact:** How Habitat for Humanity has increased socio-economic contribution in the local community such as taxes which would go into developing better infrastructure for communities
- **Social Impact:** How Habitat for Humanity's work has improved the lives of the families in terms of providing access to better Healthcare, improved education outcomes for children, etc.

Habitat for Humanity — Illinois (Economic Impact)

Overview of Economic Impact

1	Total donations received (in USD)	20,000,000
2	Total money spent on activities received (in USD)	20,000,000
2.a	Construction of Habitat homes	12,000,000
2.b	Wages paid to part-time workers	500,000
2.c	Restoration of homes	6,000,000
2.d	Miscellaneous	1,200,000
3	Number of volunteer hours	575,000
3.a	Monetary value of volunteer hours	14,950,000
4	Total number of families helped	250
5	Short-term impact on local economy	
5.a	One Time benefit to local economy	45,556,075
5.a.1	Total cost of construction (excluding land)	33,482,804
5.a.2	Local business income	6,295,988
5.a.3	Local wages and salaries	28,402,159
5.a.4	Total local income from construction	34,698,148
5.b	Income from Home Sale transaction	100,614,000
5.b.1	Broker fees and commissions	9,306,795
5.b.2	Title insurance premiums and fees	775,566
5.b.3	Other settlement charges and fees	775,566
5.b.4	Local income from home sales	10,857,928
6	Local taxes generated	4,836,433
6.a	Taxes and fees from construction	4,060,867
6.b	Government transfer taxes and fees	775,566
7	Increase in family savings	37,500
7.a	Total Number of Families helped	250
7.b	Average monthly increase in family income	150
8	Social impact	
8.a	Increase in school attendance in youth/children	58.3%
8.b	Improvement in grades in youth/children	62.0%
8.c	Increased confidence in youth/children	83.3%
8.d	Improved financial situation of family	53.0%
9	Impact created per dollar of donation	
9.a	Increase in taxes	0.24
9.b	Support to local economy	2.28

Impact Dashboard

Local Economic Development

\$45,556,075 of short term impact created for local economy

Taxes

\$4,836,433 of local taxes generated as a result of Habitat for Humanity's work

Volunteer Hours

\$14,950,000 worth of volunteer work contributed

Social Impact

At least 50% of Habitat families reported improvement in terms of school attendance, grades and increased confidence of children and improvement in financial situation of the family

financial situation & health

It is recommended that families do not spend more than $\frac{1}{3}$ of their monthly gross income on housing. Households who spend more than $\frac{1}{3}$ are known to be cost-burdened, meaning they are more likely to struggle with paying off other expenses because most of their money is going toward housing.

In Illinois, **1 in 7 households** are reported to spend more than half of their income on housing. These households are known to be severely cost-burdened because they are left with insufficient income to be spent on basic necessities. There are nearly 19 million cost-burdened homes in Illinois alone, which highlights the growing need for more affordable housing throughout the state. Furthermore, the median monthly housing costs for homeowners in Illinois are noticeably higher at \$1,213 per month as compared to the national average of \$1,084 per month. The median home value in Illinois has increased 5% since 2017 and is predicted to rise another 5% throughout the following year. So while both rents and home ownership costs have been steadily increasing, there has been a noticeable lack of growth in wages in order to keep these costs affordable. In 2018, a renter living in Illinois would need to earn at least \$20.34 an hour to be able to afford a modest two-bedroom home. In order to pay off rent and utilities without becoming cost-burdened, he or she should also earn a minimum annual salary of \$42,304. Since Illinois has a minimum wage of \$8.25, a minimum wage employee would have to work 99 hours a week for 52 weeks a year for that same two-bedroom home. Since many low-income families are unable to meet these expectations, this results in the pressure to make trade-offs like working multiple jobs, cutting back on healthcare and healthy food, and moving into high-risk communities. **They become frequently faced with decisions like groceries or healthcare? Rent or transportation?** These sacrifices often play a large role in reducing quality of life but must be made in cost-burdened households just to be able to cover housing expenses.

However, with housing stability comes the freeing up of income to spend toward other expenses. In 2017, it was reported that the most costly expenditures of a household were housing, transportation, food, and insurance. Without having to constantly worry about housing costs, a household can focus on these other expenses that are equally or even more important. **When a family partners with Habitat, they are placed on a new path with new opportunities and an affordable mortgage, giving them the chance to grow their savings and invest in their future.** In addition to constructing the home, Habitat for Humanity also helps to acquire the access, skills, and financial education necessary for these families to be successful new homeowners. 53% of Habitat partner families reported that they are able to manage their expenses more effectively with a Habitat home, which indicate improvement in their financial situations. A medical bill that may have been considered unaffordable in the past becomes a manageable expense because of an improved financial situation that began with better housing.



In Illinois, 1 in 7 households are reported to spend more than half of their income on housing.





social impact

While Habitat for Humanity of Illinois affiliates positively affects the local economy through the increase in taxes and business income, Habitat creates an even longer-lasting impact on the partner families who were able to obtain affordable housing. A home built by Habitat volunteers becomes the home of a family for years beyond when it is constructed. A home not only provides safety and stability, but it also leads to long-term benefits for children in terms of education and health. As a result, it is important to recognize both the short-term economic effects and the lasting social effects when measuring the impact Habitat has on local communities.

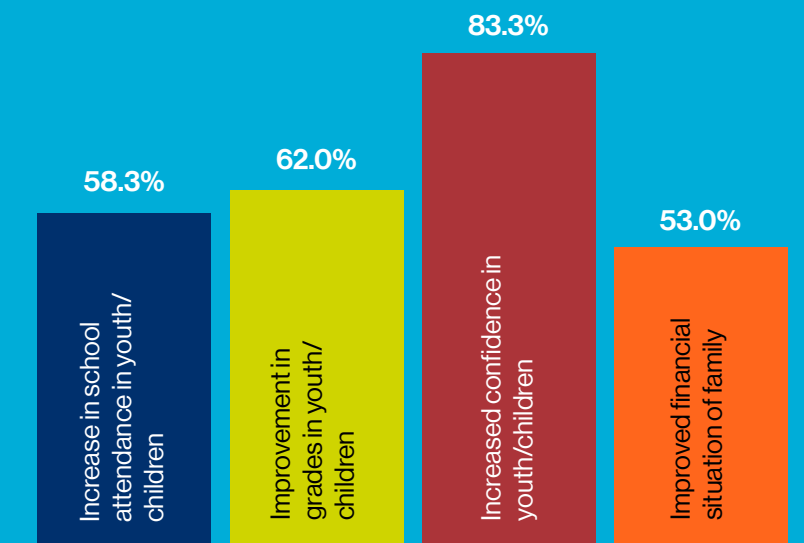
housing stability & education

Housing instability includes frequent moves, overcrowding, and the threat of eviction or foreclosure. It is a factor that reduces the quality of life and can create stress, depression, and hopelessness for many families. On the other hand, when a family is able to obtain stable housing, this reduces the amount of time and money that must be devoted to the cause. Children are able to focus on their education rather than where they are going to be sleeping that night, and parents are able to dedicate more of their time and income toward improving the well-being of their families. They are able to focus more on their children's education and ensure that their kids are maximizing their time in school. Habitat found that housing stability led to an

increase in school attendance by 58% and improvement in grades by 62%. These results are likely attributed to the fact that when a child has a stable home, he or she has somewhere quiet to study and complete homework. This ultimately leads to improved performance in school and an increased level of confidence, which was found to be true in 83% of the interviewed families that have been impacted by Habitat for Humanity. It was also found that children were 25% more likely to graduate from high school and 116% more likely to graduate from college when housing stability was achieved, which indicates that stability can be a contributing factor in the success of a student.



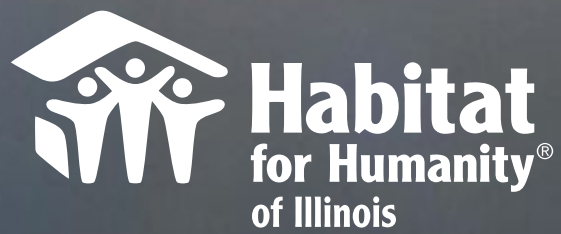
What stable housing helps individuals with →



In fiscal year 2018, Habitat for Humanity Illinois received a total of 37,153,550 in net contributions and grants, and Habitat volunteers gave a total of 575,000 hours (valued at \$14,950,000) to help build safe and affordable homes for families living in underserved communities. Because of the astounding support and dedication from Habitat's volunteers and partners, these homes have helped generate additional tax revenue for local governments and businesses and have changed the lives of partner families for years to come.



**“A home is a home for now,
but Habitat’s impact is forever.”**





www.habitatillinois.org