We're Celebrating!

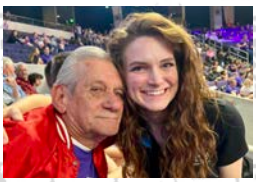
Habitat for Humanity® Central Arizona

35 years

of building homes, communities and hope.

habitatcaz.org

Fall 2020



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Dear Friends,

When you support Habitat for Humanity, you help give a child a whole new concept of what a home can mean. Angelica and her son Sebastian struggled to find an affordable apartment. They lived with other family members in overcrowded, unsafe conditions and their tenuous living arrangements were hard on them. The home she has now built with help from Habitat volunteers gives them the opportunity to stay safe and healthy. Thanks to you, Sebastian and his mom can settle in, stay safe and focus on their futures. They no longer have to share limited space with extended family but have the stability that homeownership provides.

As you read this newsletter, **we are celebrating our 35th year in the Valley of the Sun**. We love serving Arizona families and thanks to your generous support have now built more than 1,160 homes and renovated or repaired thousands more since 1985. As long as God continues to bless us with amazing volunteers and generous sponsors like you, we will continue to grow our efforts.

My thanks to everyone who participated in our re-tooled virtual fundraising event last June, **Helping Habitat from Home**. Thanks to viewers like you, we raised more than $270,000 to benefit our Aging in Place program. That program served hundreds of Arizona seniors last year.

Because of generous donors, Fred and Linda Milanovich, who established The Milanovich Fund for Veterans Assistance, we now have resources to help the men and women who've served our country. If you know any veterans that need home repair services, we would love to help them.

Likewise, our recently launched **Construction in Training** program is back in session with class number three already underway. With a 40,000+ shortage in construction workers in Arizona, we're leveraging our construction experience to help those who might like to make the shift to this industry.

And finally, should you need to renew the license plate on your car, a fun way to show your support for Habitat is by selecting the **new Habitat specialty license plate**. It looks great on any vehicle and the proceeds come back to support affordable housing throughout Arizona.

I am often asked how COVID has impacted Habitat. Like many organizations, we were not immune to the drastic changes forced upon us. We've had our challenges, but my staff has remained ever focused on our mission. If anything, we have our foot on the gas pedal, not the brakes. They are as motivated as ever, to "adjust, adapt and prevail." Since the outbreak, 12 new homes have been completed and our five Habitat ReStores have reopened for business along with our offices. As I write this our team is also planning the construction of 46 new homes this Fall through next Spring, and hundreds of other homes will be repaired or renovated.

As families across Arizona continue to navigate the tremendous economic impacts of this public health crisis, Habitat's work is needed now more than ever. We've seen the need for affordable homeownership solutions grow to an even greater degree. More importantly, we've seen what's possible when we come together to help others. I hope you fully appreciate how much your generosity means. **Habitat homeowners know first-hand that what they are experiencing is only possible because of generous supporters like you.** Please continue your gifts and support as we help more Arizona families discover new meanings of a place called home.

Thank you for all you do!

Gratefully,

Jason Barlow

President & CEO

Habitat for Humanity Central Arizona

helping habitat from home - event recap

Habitat for Humanity Central Arizona, **Stearns Bank**, **Cullum Homes** and hundreds of others joined host **Carey Peña**, and special guests **Larry Fitzgerald** and Hall of Famer **Kurt Warner** for a virtual fundraising night that raised $270,000 for the organization in late June. Guests enjoyed inspirational messages from Fitzgerald and Warner, while also hearing the stories of families impacted by the generosity of Habitat for Humanity supporters.

"Thanks to everyone who joined us that evening, we raised just over $270,000 against a goal of $220,000 to support our Aging in Place program," said **Liz Pabst Wanless, Director of Central Development** for Habitat for Humanity Central Arizona. "We have a waiting list of Arizona seniors needing help with their homes to improve safety and provide mobility improvements, as well as weatherization enhancements and we are now able to say 'yes' to more families who need our help."

Habitat's CEO called the virtual fundraising event a tremendous success. "...Through the generous efforts of this amazing community, we were able to meet our goal and will be able to serve even more Arizona seniors in need of affordable home repairs," said **Jason Barlow, President and CEO** of Habitat. "Much love and thanks again to you all!"

It's estimated that more than 1,200 people tuned-in that night to watch the show and make donations. Title Sponsor Stearns Bank said the virtual event is another example of how Habitat for Humanity finds creative ways to solve today's challenges. "A strong community is built on a strong and stable home," said **Tom Hosier, VP and Arizona Market Manager for Stearns Bank N.A.** "Stearns Bank is passionate about helping others achieve their greatest ambition and we're proud to continue our partnership with Habitat for Humanity to make homes accessible for everyone."

Host Carey Peña with special guests Larry Fitzgerald, Kurt Warner, and Mark Candelaria

A rebroadcast is available for viewing at **habitatcaz.org/events**

serving those who served

Habitat for Humanity Central Arizona is proud to partner with U.S. Military Veterans and families of veterans in Maricopa and portions of Pinal county to provide a pathway to home ownership and to assist current veteran homeowners with much needed repairs or modifications to their existing residence.

Although Habitat is best known for an affordable housing model which assists with the costs and labor associated with building and financing a new home, our affordable home improvement services are available to qualified veterans as well. These services can include fixing a leaking roof, replacing an air conditioner, or replacing windows for new energy-efficient ones. Habitat also offers repairs that address the health and safety of the family such as replacing water heaters, building ramps, converting tubs to showers and adding grab bars.

impact report fiscal year 19/20

Financial information for Annual Report			
	2019	2020	
Support & Revenue			
Contributions	$ 4,393,278	$ 5,976,637	45.5%
Donated Services and Materials	275,357	259,600	2.0%
Home Sales to Qualified Families	2,184,781	2,110,852	16.1%
Mortgage Discount Amortization	1,183,220	1,404,965	10.7%
Grants and Contracts	150,273	436,905	3.3%
Investment Income	73,433	112,126	0.9%
Home Repair Program	904,108	911,596	6.9%
Restore Net Income/(Loss)	561,618	(128,292)	-1.0%
Gross Profit on Special Events	1,977	1,299	0.0%
Other Income	140,660	368,378	2.8%
Gain on Sale of Mortgages	2,034,768	713	0.0%
Cancellation of Debt Income	0	1,638,810	12.5%
Gain on Sale of Land	0	54,936	0.4%
Change in Deferred Gifts	2,868	-	0.0%
Total	$ 11,906,341	$ 13,148,525	100%
Expenses			
Program Services	8,744,931	9,254,872	80.3%
Contributions to HFH International	150,910	285,323	2.5%
General and Administrative Services	1,056,708	1,183,720	10.3%
Fundraising	770,131	794,538	6.9%
Change in Deferred Gifts	-	1,096	0.0%
Total	10,722,680	11,519,549	100%
Net Assets Beginning of Year	27,408,602	28,592,263	
Net Assets End of Year	28,592,263	30,221,239	

Basis for Preparation - *This financial statement for Habitat for Humanity Central Arizona does not include all of the financial statements or footnotes required by generally accepted accounting principals. Habitat for Humanity Central Arizona is audited by CliftonLarsonAllen LLP. Copies of the audited financial statements are available at **habitatcaz.org/about-us/financial-information**

Habitat helped 888 people build or improve the place they call home. This includes **19 new homes**, **336 repairs** through the Neighborhood Revitalization Program, and **310 Emergency Home Repairs**. This also includes **31 veteran families, 155 disabled persons** and **188 seniors.**

newest homeowners

Asfaw – Glendale
St. Thomas More

Gebrehiwot – Phoenix
American Express
Mighty United Methodist Coalition
Quicken Loans

Fofana – Phoenix
Buuck Family Foundation
Cisco
Clear Title Agency
East Valley Presbyterian Coalition

Olea – Phoenix
Caritas Coalition
Episcopal Habitat Coalition

No image available

Contreras – Arizona City
Hexcel
Pinal County Coalition
Superstition Coalition

Scott – Phoenix
Lutherans Building for Christ

since 1985

1164 homes built / renovated

1367 affordable repairs

1478 emergency home repairs

3762 families served

We're Celebrating! 35 years of building homes, communities and hope.

Supporting Habitat never looked so good

Habitat specialty license plates now available

Order yours today at azmvdnow.gov

built to last legacy society

including Habitat in your estate plans

The best year-end giving plans make a difference in the lives of others and can improve your own financial and/or tax situation-often right away. Consider:

- A gift of cash or stock that offers an immediate charitable income tax deduction and potential elimination of capital gains tax.
- An IRA charitable rollover gift allows you to give tax free from your individual retirement account and reduce your taxable income because it counts toward your required minimum distribution.
- A gift from your Donor-Advised Fund (DAF) allows you continue to support your favorite charities, while still receiving charitable tax deductions.

Call or email us for a complimentary no-obligation look at the tools and strategies we have to help you reach your goals. Contact Liz Pabst-Wanless at **liz@habitatcaz.org** or call **602-232-1072.**

habitatcaz.org/planned-giving

Arizona Charitable Tax Credit

Take advantage of the Arizona Charitable Tax Credit.

Donations to Habitat are eligible for a dollar-for-dollar tax credit of up to $400 for single and $800 for joint filers.

To Claim the Credit You Must:
• be an Arizona resident
• complete Arizona tax form 321 to file with your state tax return
• postmark contributions or make them online by April 15th

Contact a qualified tax advisor for advice on your taxes.

Learn more at **habitatcaz.org/tax-credit**

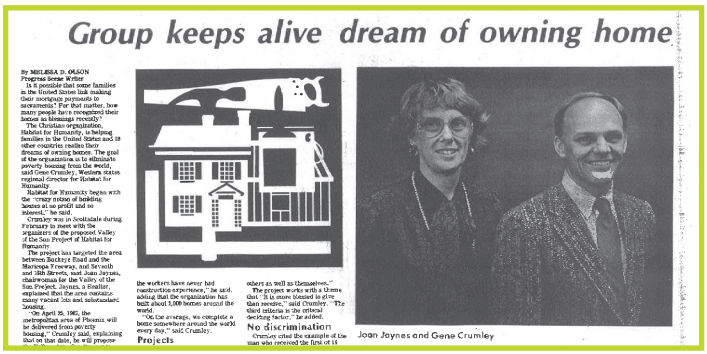
CARES Act

This recently passed law includes several charitable tax provisions to encourage giving. These include:

A new deduction for charitable donors who do not itemize when filing their tax returns. If you do not itemize but make a gift to charity, you will be allowed to take a special tax deduction, up to $300, to reduce your tax liability.

An increase in the deduction limit up to 100% of a donor's annual income for cash gifts (previously the deduction was capped at 60% of annual income). If you make a gift you will be able to deduct more this year.

thrity-five years of vision and perseverance



Group keeps alive dream of owning home

By MELISSA D. OLSON
Progress Home Writer

Is it possible that some families in the United States link making their mortgage payments to sacraments? For that matter, how many people have recognized their homes as blessings recently?

The Christian organization, Habitat for Humanity, is helping people in the Valley and 33 other countries realize the true richness of owning homes. The goal of the organization is to eliminate poverty housing from the world, said Gene Crumley, Western states regional director for Habitat for Humanity.

Habitat for Humanity began with the "crazy notion of building houses at no profit and no interest," he said.

Crumley was in Scottsdale during February to meet with the organizers of the proposed Valley of the Sun Project of Habitat for Humanity.

The project has targeted its area between Buckeye Road and the Maricopa Freeway, and 7th avenue and 16th Streets, said Joan Jaynes, chairwoman for the Valley of the Sun Project. Jaynes, a Realtor, explained that the area contains many second and third generation housing.

On April 25, 1987, the metropolitan area of Phoenix will be delivered from poverty housing," Crumley said, explaining that on that date, he will propose

the workers have never had construction experience," he said, adding that the organization has built about 1,000 homes around the world.

"On the average, we complete a home somewhere around the world every day," said Crumley.

Projects

others as well as themselves."

The project works with a theme that "it is more blessed to give than receive," said Crumley. The chief criteria is the criteral decking factor," he added.

No discrimination

Crumley cited the example of the man who received the first of 11

Joan Jaynes and Gene Crumley

Like a seedling, the idea that became Habitat for Humanity first grew from the fertile soil of a community in Georgia. It was on this farm that **Clarence Jordan** and **Millard and Linda Fuller** developed the concept of "partnership housing." The concept centered on those in need of adequate shelter working side by side with volunteers to build decent, affordable houses.

Since then, the Habitat model of community building and reinvestment has reached into other areas, including Arizona where a small group of churches was inspired and led to start an affiliate right here in the Valley of the Sun. In the early eighties, **Joan Jaynes**, our first Director Emeritus, was head of the missions committee at Camelback Presbyterian Church and had traveled to Mexico to help build several houses with the locals. Upon her return to Phoenix and after reading Millard Fuller's *Love in the Mortar Joints*, Joan felt **the need for affordable housing was just as great here in the valley and decided to dream big**. She knew the vision was bigger than any one church but her heart for the community led her to bring the right people together, organize, and fundraise.

Habitat Tucson and Habitat West Valley were already established at this point, and working directly with Habitat International, Joan helped bring together eight churches and several community members who stepped up to serve in a variety of ways. With a God-sized goal of raising $30,000 to build the first house, this community organization also stood up their charter, the by-laws and their 501(c)3 status in December of 1985. The **City of Phoenix** also donated the first vacant lot to build on. Joan recalls that then **Governor Rose Mofford** attended the first dedication ceremony and upon meeting the homeowner, **Maria Maez**, offered to make custom drapes for the family. Immediately following the ceremony, a donor named Newton Rosenswag pledged $50,000 with the commitment of building another three houses the following year. There were some who stepped away from the challenge, but after seeing what was possible, the newly formed affiliate moved forward and delivered on building three new homes. Afterward, the City of Phoenix then donated another sixteen lots to help increase volume. It was about this time that **former President Jimmy Carter**, who had personally handed over the affiliation papers to Joan was heard to say, "The reward for doing good work is more work."

By now Valley Church was paying $500 to an Executive Director, Ms. Jo Speer, who worked out of their basement. And in 1993 **Jerry and Debi Bisgrove**, who had been heavily involved with Habitat North Carolina, moved to Phoenix and helped cast an even greater vision. Again, the organization lost about 30% of its leadership and support as many thought the task was too daunting and the challenge too great. But with help from the then **Valley National Bank**, 195 lots were ceded to Habitat and **The Stardust Foundation** funded the needed infrastructure.
There were staunch protests against the development at first as others feared affordable housing would drive down nearby home values, which of course turned out to be not true. Later, as the development continued, many 'not-in-my-backyard' (NIMBY) protestors later came out to help build, frame, and work to complete the neighborhood. Over the next ten years, **South Ranch** became the first and largest Habitat development in the country and certainly put the affiliate on the map. It still stands today as testament to what bringing people together and dreaming big can look like.

4 Mon., June 6, 1988 Phoenix Gazette

Family's dream realized

Program offers affordable home

By Victor Dricks
Phoenix Gazette

A South Phoenix mother and her four children will see their dream come true this week as they move into the first home built under a program designed to make housing affordable to the working poor.

"I never thought this could happen. I now have security for me and my children, a place we can grow together," Maria Maez said Sunday during dedication ceremonies for her new home at 10th Street and Durango.

Maez and her children, Charlotte, 14; Andrea, 12; Carlos, 11; and Josina, 6, will move into the first home built in the Valley by Habitat for Humanity, an international, ecumenical Christian ministry that hopes to eliminate substandard housing.

The 1,000-square-foot, four-bedroom home was built for $30,000 with an interest-free loan Maez will repay in monthly installments.

It is located in a declining neighborhood directly in the flight path of Sky Harbor International Airport, but Maez called it a "dream come true."

Habitat built 500 homes worldwide last year; 16 in the Tucson area. The non-profit group is searching for cheap land, cash donations and inexpensive building materials with which to begin construction of a second home in Phoenix for a low-income family, said Joan Jaynes, president of the agency.

"This is a day of great joy for us who have worked on this house," she said.

Maez, a laundry worker at the Arizona State Hospital, contributed 500 hours during the construction of her home.

Gov. Rose Mofford, making her second public appearance since being injured in a fall, said she was proud to participate in the dedication and offered her support for future projects.

People interested in contributing time, money or materials can contact Habitat by calling 840-0665, or writing a letter to P.O. Box 7079, Phoenix 85011.

John Blackmer, Phoenix Gazette

Gov. Rose Mofford shares a laugh with Marie Maez, owner of the new home Maez calls a "dream come true."

In time, **Habitat for Humanity Valley of the Sun**, who had absorbed **Habitat East Valley**, decided to also team up with **Habitat for Humanity West Valley** and then just two years later absorbed Habitat Desert Foothills - This in an effort to scale real affordable home ownership solutions and not compete for local dollars and support between the four affiliates. "If I could've dreamed that we would be doing the things we're doing today, well I just couldn't dream that big..." Says Joan. When asked about the next thirty five years she says, **"I would like to see places revitalized and housing available for anybody that needs it. I think we need to expand our horizons and do as much as we can."**

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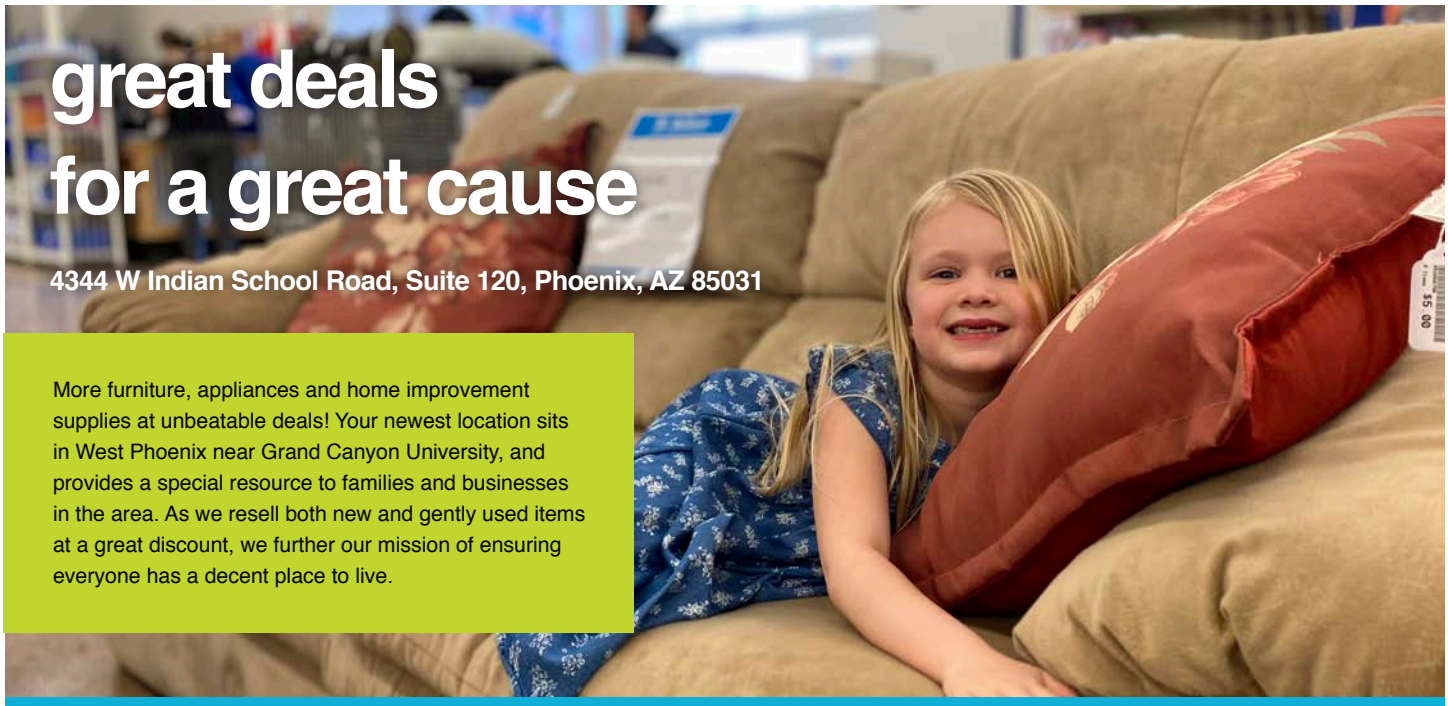

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