Fall
2026

Together, we build homes, communities, and hope.

Habitat for Humanity® Central Arizona

You are the key!

habitatcaz.org

Dear Friends and Supporters,

Thank you for the many ways you stand with Habitat for Humanity Central Arizona. **You are the key to this mission.** Your generosity, volunteerism, and belief in our work continue to help families across our community build strength, stability, and self-reliance through affordable homeownership.

This fall newsletter highlights several meaningful moments and important developments in our work. You'll read about an inspiring afternoon with Senator Ruben Gallego following the passage of the **21st Century Road to Housing bill into law** - a reminder that lasting solutions to Arizona's housing challenges require partnership, advocacy, and action at every level.

You'll also see photos of our newest homeowners, and I know they will bring you the same joy they bring all of us. Each new home represents more than walls and a roof. It represents security, opportunity, and the promise of a brighter future.

We're also sharing a snapshot of our local impact and several notable highlights from the past year. We are honored to show how your support is making a real and lasting difference throughout Central Arizona.

Neighborhood Revitalization remains a vital part of how we serve our community. This issue features the story of a local senior who was able to age in place safely after receiving critical home repairs and exterior painting. It's a strong reminder that protecting the homes people already have can be just as life-changing as creating new homeownership opportunities.

Finally, you'll learn more about **Lasting Affordability,** an important new chapter for Habitat Central Arizona. For more than 40 years, our mission has remained the same, but the housing market around us has changed dramatically. In this issue, you'll learn why we're making this change, how the model works, and how it will help protect affordability for future families. Though our plans can change, our vision and our faith never change, and that spirit continues to guide us forward.

Thank you for being part of this work. **You are the key** to expanding opportunity, preserving affordability, and helping more families build a stronger future.

Gratefully,

Todd A Rogers

Todd Rogers
President & CEO
Habitat for Humanity Central Arizona

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Senator Gallego Visits

While the day is now in the rearview, the energy from Senator Gallego's visit at Habitat for Humanity Central Arizona is still top of mind. It was a milestone moment for our organization and a vivid reminder of what housing leadership looks like in practice: showing up locally, building alongside community partners, and making sure housing remains a national priority that turns into real progress where people live.

Senator Gallego joined a short, hands-on build session at our warehouse, marking the **first time Habitat Central Arizona hosted a sitting U.S. senator.** The visit was designed to be practical and mission-forward, with brief introductions, an overview of the work, and time for the senator and his team to participate in the build process. Despite Arizona's summer heat, the event ran smoothly, and our team adapted quickly to keep the experience safe, respectful, and focused.

The visit also arrived during an important turning point in national policy. The **21st Century ROAD to Housing Act is now law,** strengthening the tools communities have to address housing supply and stability. This matters because housing challenges are not confined to headlines or distant places. Across Arizona, families face rising rents and high home prices, and many struggle to find safe, affordable homes near where they work. Housing shortages affect workforce stability, health outcomes, and neighborhood resilience.

That is why we are especially encouraged to connect federal momentum with local solutions. The new law provides an opportunity for local leaders to coordinate more effectively, expand housing supply, and support pathways to homeownership. For Arizona communities, the challenge is translating these new resources into practical, workable strategies that reflect local realities, whether that means supporting affordable homebuilding, preserving existing housing, or strengthening the systems that help families get and stay housed.

Habitat's role in this moment is rooted in action. We build and repair homes, support neighborhood revitalization, and partner with local leaders and community organizations to expand housing options across the state. As Arizona officials put the 21st Century ROAD to Housing Act into practice, we are eager to continue working alongside them to help create a future where more people can access stable, affordable housing.

To learn more or to get involved, **please visit habitatcaz.org/support**

Newest Habitat Homeowners

Since 1985, with the help of generous donors and volunteers, Habitat for Humanity Central Arizona has been privileged to build more than **1,280 homes, affect more than 4,800 repairs, and improve a place called home for more than 6,100 Arizona families.** And YOU are the key!

Fiscal Year 2026 Impact Report

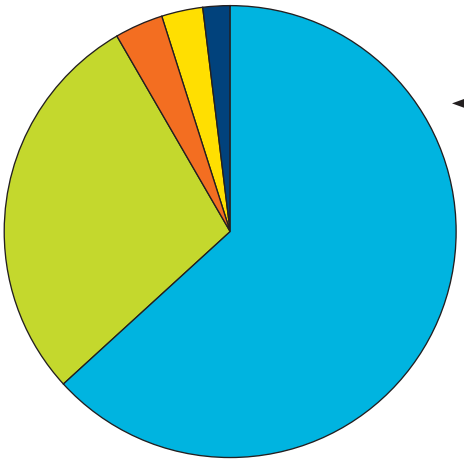
Fiscal Year 2026 Snapshot

- **38** homes built / renovated
- **206** affordable repairs
- **43** emergency home repairs
- **287** families served

Since 1985...

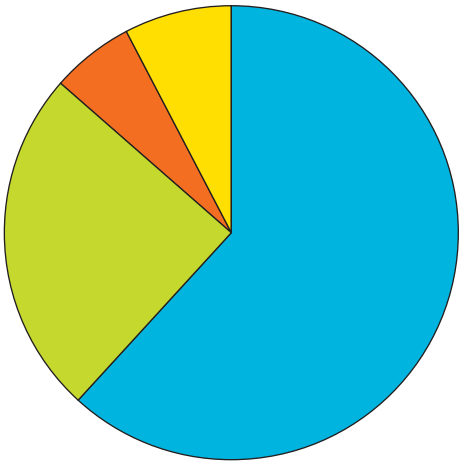
- **1,288** homes built / renovated
- **2,970** affordable repairs
- **1,905** emergency home repairs
- **6,163** families served

Revenue
Fiscal Year 2026



- 63% Contribution Income
- 3% Grant Income
- 28% Income from Home Sales & Mortgages
- 2% Miscellaneous Income
- 4% Repair & Other Program Income

Expenses
Fiscal Year 2026



- 62% Cost of Home Sales
- 5% Fundraising
- 25% Repair & Other Program Income
- 8% Management & General

Notable Highlights

10,457
Volunteers hosted

$4.76 million
Total ReStore sales

33
Trainees graduated through Habitat's Construction Training Program

1.1 million
Video views on YouTube

26
Average number of years families live in their Habitat home

59%
Average Area Median Income served

Hosted Habitat's Top Producers Conference in September 2025

Home Repairs Mean Safety, Dignity and Peace of Mind

For 28 years, Sally has called Sunnyslope home. It is where she built her life, raised her family memories and created a sense of stability. But like many older homeowners living on a limited income, keeping up with critical repairs became harder over time.

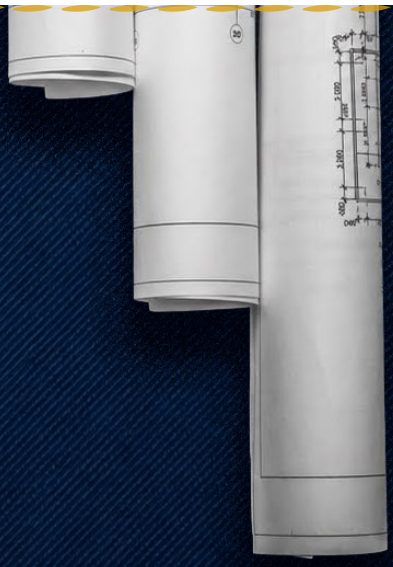
Sally, who lives alone and is a thyroid cancer survivor, first learned about Habitat for Humanity Central Arizona's Neighborhood Revitalization program through a flyer in August 2022. As she got older, the need for help became impossible to ignore.

Her front door was falling apart, allowing dirt, rain and even mice into the house. The exterior paint had not been redone in nearly three decades and was chipping badly under the harsh Arizona sun. Her grass yard had become too difficult to maintain. Most urgently, her bathtub had become a safety risk. Getting in and out was difficult, there were no grab bars, and Sally worried about falling.

Through Habitat's repair program, Sally received a new exterior door, fresh paint, low-maintenance desert landscaping and a tub-to-shower conversion with grab bars.

Each repair made an immediate difference. The new door helped protect her home from the elements and pests. The exterior paint not only improved curb appeal but also helped prevent further deterioration. Replacing grass with rock landscaping made the yard far easier to manage in Arizona's extreme heat. And the new shower provided a safer, more accessible space, reducing Sally's risk of falling and helping her remain independent at home.

For Sally, these repairs were about more than materials and labor. They were about independence, comfort and the ability to remain in the home she loves. "I greatly appreciate the volunteers and staff for the time they take to come help someone in need like me," Sally said. "They have been a blessing in my life." You are the key to stories like Sally's. Because of donors and sponsors like you who believe everyone needss a safe place to live. **Thank you for helping older homeowners in our community stay safe, preserve their homes and age in place with dignity.**



SAVE THE DATE!

Habitat for Humanity® Central Arizona

BLUEPRINTS & BLUE JEANS

Friday, March 5, 2027

habitatcaz.org/events

Lasting Affordability | A new way to help more families, for longer

What if one home could serve more than one family? That question is guiding the biggest change in the history of Habitat for Humanity Central Arizona. For more than forty years, Habitat has helped families achieve homeownership through affordable mortgages, strong partnerships and community support. That mission is not changing. But the housing market around us has changed dramatically. To keep pace, we must change, too. Our new model, called Lasting Affordability, is designed to protect the homes we build so they can remain affordable for generations to come. Here are the five most important things to know.

1

Why now: We can't keep losing Habitat-built homes to the open market

Every Habitat home begins with generosity - from donors, volunteers, city partners and supporters who believe every family deserves a safe, stable place to live. But over time, some of those homes can be lost to the open market. That is a growing problem. As home prices across central Arizona have risen, it has become harder and more expensive for Habitat to buy homes back and make them affordable again for another family. In some cases, that means a home built for affordability can no longer serve that purpose in the future. Our municipal partners have asked for a better long-term answer. They want to see affordable homes remain affordable. So do we. Lasting Affordability is our solution.

2

How it works: Habitat keeps the land; the homeowner buys the house

Habitat keeps the land; the homeowner buys the house. Under this model, Habitat retains ownership of the land through a ground lease. Once the qualified buyer completes the sweat equity and educational requirements, the homebuyer purchases the house at a below-market price with an affordable mortgage, often at zero interest. By separating the land ownership from the cost of the home, we can make homeownership more attainable for working families. This approach helps families buy a home they can afford today while protecting affordability for the future. It also helps ensure that the community's investment in each home keeps working year after year.

3

Shared equity: Families still build wealth

Lasting Affordability still creates a path to stability and wealth-building. Families who buy through this model will continue to build equity. When they are ready to sell, they will receive a fixed, modest appreciation on the home. That gives them the chance to build savings and move forward, while also keeping the home affordable for the next buyer. They also benefit from the long-term savings that come from a below-market price and an affordable mortgage. In short, this model balances two important goals: helping one family build a stronger future and making sure the next family has the same opportunity.

4

Serve more families: One home can help more than one family

This may be the most powerful part of Lasting Affordability. When a homeowner decides to move, the home stays in the Habitat system. It can then be sold to another qualified family at an affordable price, without the need for a large new subsidy. That means one Habitat home can serve multiple families over time. For our supporters, that matters. It means every dollar given, every hour volunteered and every partnership formed can have a longer life and a greater impact. Instead of helping one family once, a single home can create opportunity again and again. That is what it means to pay it forward.

5

Long-term strategy: We need permanent solutions

The affordable housing crisis is not slowing down. If we want to keep serving families in a meaningful way, we have to think beyond today's needs and plan for tomorrow's realities. Lasting Affordability is a long-term strategy for a long-term challenge. We are not alone in this work. Habitat affiliates across the country are moving toward similar models because they see what we see: rising costs, limited supply and an urgent need to preserve affordable housing wherever possible. We believe this model will help us serve more families, more responsibly and more sustainably in the years ahead.

Lasting Affordability is about stewardship. It is about honoring the trust our supporters place in us. And it is about making sure the homes we build today continue to change lives tomorrow. This change is bold. It is significant. And it is necessary. Because if one home can serve more than one family, then one act of generosity can do even more than we ever imagined.

- Debra Bradley, Chief Operations Officer

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