



strength, stability, and self-reliance through shelter

breaking new ground 2019 Annual Report

a message from our executive director



When we use the phrase" breaking ground" at Habitat, we are typically talking about breaking ground on a new affordable home. This past year, that phrase has represented so much more for us. We have been building new programs and strengthening our ability to renovate homes, revitalize our community and restore hope.

We have completed our first year of the home repair and wheel chair ramp programs. These programs are allowing low income people to stay in their homes safely rather than attempt to relocate or live in deplorable, unsafe conditions. We continued our investment in the Floreciente neighborhood assisting the residents to improve and beautify their homes and neighborhood and we continued to build new, single family homes for hard working families.

After the repeated flooding that devastated many businesses and homes in our community this year, we made a decision to respond and become involved in flood recovery work for low income homeowners. This was a new area for us but we felt compelled to respond to our neighbors in need. The record breaking flooding was not something we planned for but the recovery was something we were committed to completing.

We have been breaking new ground and there is still so much more work to do. As I say frequently, lack of affordable housing and poverty housing is at a crisis level in our country and community. We hear about it every day from the people who call us looking for solutions and assistance. While it is important to get homeless people into housing and produce more low cost rental units, there is much more that needs to be done. We need to address the entire continuum of affordable housing, from shelters to home ownership, from aging in place services to creation of mixed income neighborhoods.

No matter how we break new ground our primary goal at Habitat is to help families build strength, stability and self-reliance through shelter. We cannot do any of this work alone. Your support allows hundreds of Quad City families to rest more easily at night knowing they have a safe and affordable home.

With Gratitude,

Executive Director

Ljusti Crafton

our mission:

Habitat for Humanity Quad Cities is empowered by God to bring people together to build and renovate homes, to revitalize our community and to restore hope.

board of directors

Patrice Accola

IMEG Engineering Consultants

Les Bohnert

Modern Woodmen of America

Blake Burns

Estes Construction

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Retired

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breaking new ground 2019 Annual Report



Back Row, Left to Right: Rev. Karen Ullestad (President), Tom Fisher-King, Rene del Fabro, Rich Craddick, Patrice Accola, Blake Burns, Pamela Druger (Vice President), Aaron Kendall (Secretary)

Front Row, Left to Right:Tricia Fairfield, Sharon Smith, Jennifer Kakert (Treasurer), Kathy Morris Not Pictured: Les Bohnert and Frank Grage "The miracle is this—the more we share, the more we have."

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Steve Barton

Home Repair Director

Mary Chappell

Neighborhood Revitalization Director

Elesha Gayman

Development Director

Barb Hiesterman

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Construction Director

Cindy Kuhn

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Rebecca Ludin

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anyone can be a groundbreaker

Allison Mason was thrilled to purchase her new home in November of 2009. The perfect little starter home sat on the back half of a quiet little lot on W. Lombard Street in Davenport. By the time spring rolled around she had noticed a lot of spiders appearing and decided to call an exterminator.

What her exterminator found was a nightmare. Termite damage. The damage was so extensive she would need to replace her entire ground floor to make the space safe to live. To make matters worse, her home was now below the value of what she paid for it, so any hope of a loan to fix the damage was not realistic.

Allison married in 2011, but she was still paying a mortgage for a home that was unlivable. The home sat, and sat. In 2018 Allison's vacant home was struck by lightning and caught fire. The lightening strike became the final chapter of a difficult journey for Allison.

Her insurance was able to cover what was remaining on

her mortgage, but rebuilding was out of reach. Allison was now the owner of a lot with a partially burned structure on it, and she had no idea where to turn. Thinking she might be able to donate the property to the Davenport Fire Department she gave them a call. The Fire Department suggested she call Habitat for Humanity to see if we would be interested in the lot.

Along with this generous gift of land, Allison also donated an additional \$15,000 to demolish her old home.

This past August we broke ground on Allison's old lot. This year it will become the new home for Maria Murray and her daughter. Allison's gift reminds us that when we give in times when it feels as though we have nothing left to give, our gift is turned into more than we could have dreamed.

Allison's generosity not only began a new chapter in her life, but she also helped the Murray family realize their dream of homeownership. That is a gift that will impact their family for generations.



why we do it

We believe that everyone deserves a decent and affordable place to call home. Every home is a building block. We don't just want individuals to survive; we want neighborhoods to thrive. We believe that focusing on the overall health of our neighborhoods will create a stronger Quad Cities community for generations to come.

what we do

Home Building - We build or renovate 4-5 homes each year. These homes are purchased by families with a low down payment, a no-interest mortgage and with affordable monthly mortgage payments that are based on the family's income. Families are selected based on need, ability to pay a mortgage and willingness to partner with Habitat. Families are paired with a mentor and are expected to accrue "sweat equity" through working alongside staff and volunteers. They are also required to attend our educational classes about budgeting, home maintenance, emergency preparedness, predatory lending, conflict resolution and more. Applications are taken at select times throughout the year.

Neighborhood Revitalization - We started this initiative in 2015, committing to a multi-year presence while focusing on one specific neighborhood at a time. We are currently working to strengthen the Floreciente neighborhood in Moline, IL, through home repairs and beautification projects in partnership with local residents and stakeholders. We currently offer three repair programs: Critical Repair, Brush with Kindness, and Helping Hands. Applications are accepted year-round.

Home Repair Program & Ramps - In February 2019, we began a home repair program. In this program, home repairs and construction of wheelchair ramps provide the opportunity for families to regain self-reliance. This program aligns with our mission to restore hope and empower our low-income, aging, or disabled neighbors. Applications are accepted year-round for ramps. Applications for home repairs are accepted twice a year in February/March and again in August/September.

ReStore - Started in 2002, this program accepts donations of new and gently used building materials, home furnishings, appliances and in 2012 we began accepting medical equipment. These items are sold at a discounted price and the profits are used to support our local Habitat programs. Our ReStore has helped divert over 15 million pounds of waste from landfills and helps make home repairs and medical equipment more affordable for shoppers.

Volunteer – Volunteers keep our programs running and we have a variety of volunteer opportunities available. They include construction, ReStore, special events and "behind the hammer" activities such as committee membership, administrative help and lunch preparation for our volunteers. We also provide private build days as an opportunity for team-building for local corporations and organizations.

Did you know? The average cost of a two bedroom apartment in the Quad Cities is \$758 per month. If you follow the US Government guidelines of only spending 30% of your monthly income on housing, that means you would need to earn at least \$2,526.67 per month or \$30,320.04 per year to live within a healthy budget. At the areas lowest minimum wage of \$7.25 (in lowa) it would take you an average work week over 80 hours to live within your budget.



home building

house #110

"The Denou Family"

Construction Supervisors: Wally Mook Family Mentor: Kaileigh Scott

Komi & Akouto both work at XPAC. They are from Togo, Africa and their native language is French & Ewe. They have 2 children, Ruth who will be 4 in April and Moises who will be 8 in May. Both Komi and Akouto became US citizens in April 2019.















house #111 (renovation) "The Kourfanga Family"

Construction Supervisors: Ben Kantner

Family Mentor: Jill Vogt

Anam came to America from Togo, Africa and has been in the states for 14 yrs. She has 4 children (3 girls and 1 boy) ranging in age from 21 yrs to 1 yr old. Her oldest son arrived in America this past year. Anam loves to cook and share her African delicacies with others. Anam moved into her renovated Habitat home in April of 2019 with her 4 children.

fund for humanity

ReStore®



house #112

"The Koueviakoe Family"

Construction Supervisors: Wally Mook & Bill Litwinow

Family Mentor: Pam Crowe

Povi was born in Togo, Africa and works for Wesco Aircraft. She is a single mother of 2 children – 1 girl, Stella age 4 and 1 boy, Joshua born in April 2019. Her native language is Ewe. Her parents arrived in America in the spring of 2019 just in time for her dedication in December 2019. In December, her family also celebrated her mother's birthday, her father's birthday, her daughter Stella's birthday and Povi's anniversary of coming to America.







house #114*

"The Viyegbe Family"

Construction Supervisors: Chuck Buel, Sam Kipp

& Matt Montieth

Family Mentor: Pam Janoski

Joel & Aurelie were born in Benin, Africa and met in High School. Joel became a permanent resident of the United States in January 2011 and Aurelie became a permanent resident in November 2010. They are the proud parents of two boys and one girl. Their daughter had an eye condition which could not be treated in Africa. This precipitated their move to the United States.

They both worked for Tyson upon arrival to the United States. Joel pursued his American dream when he went to Black Hawk College and became an engineer. Joel is now working for Illinois Department of Transportation on the I-74 bridge.

JOHN DEERE



^{*} House #113 will be dedicated in April 2020.

neighborhood revitalization

building community

Our Neighborhood Revitalization (NR) program takes a holistic approach to community growth and transformation. Through partnerships with residents and neighborhood stakeholders we work to develop a common plan and vision for the future. Our goal is to participate in community-wide change that empowers the residents of Floreciente to take ownership and pride in their neighborhood, and to enhance their overall quality of life.



144 Residents directly benefited from NR efforts in 2019, including 68 children and 7 seniors.

42 households Were impacted by improvements in 2019 from NR programs.





\$97,127 was invested in NR projects in 2019.





Critical Repair Program (Interior)

Three Critical Repair projects were completed in 2019 that impacted three young families. The homes involved were all over 100 years old and purchased knowing that repairs would be made over time and as the families grew. Projects involved bathroom and kitchen renovations and structural repairs.

Brush with Kindness and Rock the Block Projects (Exterior)

Habitat for Humanity Quad Cities was awarded a \$40,000 National Neighborhood Promise grant from the Republic Services Charitable Foundation which supported the continuation of the Floreciente Neighborhood's Rock the Block improvement project. The grant focused on 23 properties located on the block between 4th and 5th Street on 4th Avenue. Exterior repairs included fence and porch repairs, homeowner and city sidewalk repairs, a new roof, new siding, tree removal, and flower planting. A total of 16 new porch lights were also installed to address safety concerns.

Two work days were held in June with 43 team members from regional and local offices of Republic Services. Team members completed 14 projects and generated 213 volunteer hours. Final numbers for the grant: 69 residents impacted, 20 households, 30 children, and 4 seniors. Two property owners on the block served as ambassadors for the program, assisting with translation needs and repair projects.

home repair & ramp program

broke ground on new program

Our new home repair program launched on February 3, 2019, when Habitat for Humanity Quad Cities acquired Rebuilding Together QC. In our first year, a total of 23 homes had projects completed by Habitat which impacted 30 residents. Projects ranged in value from \$500 to just over \$10,000 and included, but was not limited to: fire safety, accessibility modifications, stair repair, plumbing work, bathroom rehab, drywall repairs, flooring replacement, window repairs and replacement, and water heater replacement.

Work on Mr. Millbrook's home was just one of the many home repair projects that took place in 2019. Wanting to safely age in place was becoming more difficult because the uneven flooring was a tripping hazard. To compound the problem, the subflooring of the home also needed some major structural repairs. An additional needed project was making the home's only bathroom more accessible by removing the bathtub and replacing it with a walk-in shower.

A team of volunteers and professional contractors were brought in to complete the work as quickly as possible. Having only one bathroom meant that a portable toilet was also needed and that the timeframe on the project needed to move forward as quickly as possible. The entire project took about 5 weeks to complete and Mr. Millbrook was able to celebrate Christmas in his newly improved, and most importantly, safe home.



before

after



8 wheelchair ramps were built in 2019 Left page photo, members of the Quad Cities Jaycees helped complete a porch rebuild and ramp project. Above photos of before and after a ramp build in Davenport showcases our modular ramps we prebuild in our warehouse and assemble on site.



ReStore and Health & Home

supporting the mission

In a year where Habitat affiliates closed more ReStores in the U.S. than they opened, we're happy to report that the Quad Cities ReStore is healthy and well. Thanks to continued donations from locally owned and "big box" stores, contributions from business renovations, and the generous outpouring of new and gently used items from individuals, our QC ReStore continues to be a significant source of funding for the work of Habitat for Humanity QC.

Once again, furniture and home health items were the most popular sales categories. The staff continues to be touched by the stories of appreciative shoppers who were affected by flooding or a health emergency and found needed items at ReStore.

A concerted effort was made this year to address the downturn that has occurred in the door and cabinet categories over the last few years. Both departments had a better year in 2019 but too many of these items are still going to landfills. ReStore will continue to attempt reclamation of even more of those items in 2020.

Several new members were welcomed to ReStore's paid and volunteer staff in 2019. This hardworking, dedicated team continues to be a blessing to the community by helping Habitat for Humanity QC provide even more opportunity for better lives through stable housing.



Habitat ReStore QC has diverted more than 15 million pounds from our local landfills.

2019 flood recovery

record setting flooding

HFHQC is proud to be an active and engaged member of **QC COAD** (Community Organizations Active in Disasters) Long Term Recovery Committee. Through this membership, HFHQC was able to partner with dozens of Quad Cities organizations to identify ongoing recovery needs for homeowners who were affected by the record flood of 2019. Emergency response organizations came and left, but were not able to meet all of the cleanup and repair needs of homeowners.

HFHQC received a grant of \$51,409 from the Long Term Recovery Fund to assist homeowners with meeting those flood recovery needs in Scott County, Iowa and Rock Island County, Illinois. This grant allowed Habitat to hire a part time Flood Recovery Coordinator and to assist 8 homeowners with cleanup and repair projects ranging from debris removal to plumbing to new paint and flooring.

- 3 homes in Scott County
- 5 homes in Rock Island County
- All homeowners fell under 100% on the low to moderate income (LMI) index.
- 41 volunteers worked approximately 140 hours to complete various projects.





Employers throughout the community sponsored more than **70 work days** for their employees in 2019.





Our amazing volunteer base allows us to build our homes for an average of \$115 per square foot (including land and utility hook-ups).

In 2019 our volunteers donated more than **27,000** hours of time to all of our programs with a value to the community of more than **\$685,0000**.









8th Annual Golf Fore Homes

thanks to our sponsors

presenting sponsor:



cart sponsor:







hole-in-one sponsor:

DAHL FORD
DAVENPORT
1937

event sponsors:

Bettendorf Heating & Air Conditioning Crafton Railroad Company Ducky's Lagoon Quad City Area Realtor Association A little wet but a lot of fun! The 8th Annual Golf *Fore* Homes outing started on a beautiful day but a storm front moved in and forced everyone into the club house.

Participants tried to wait out the weather but with the ground already saturated the course just wouldn't cooperate. Fortunately, a delicious lunch from A Guy & A Grill filled everyone up as we raffled off our great prizes.

Habitat for Humanity QC was delighted to welcome new sponsors at all levels to this year's event and want to recognize the new presenting sponsor, Cobham Mission Systems. It was exciting to have two teams from Cobham join us this year on the golf course in addition to all the time they volunteer on our construction sites.

hole sponsors:

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In memory of Brad "BMW" Williams

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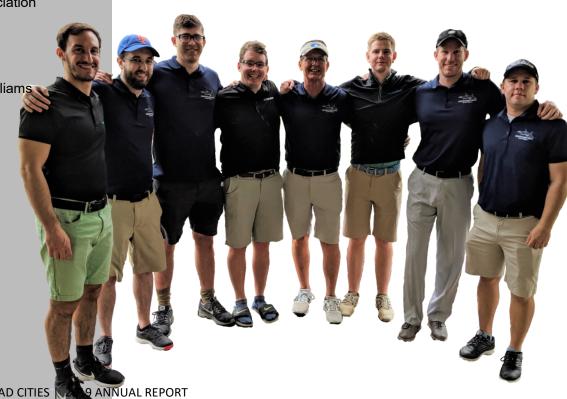
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14th Annual Mr. & Ms. Habitat

The 14th annual Mr. & Ms. Habitat was another night to remember. Our amazing contestants were gracious, creative, and funny. Guys In Ties kept the laughter coming all to help raise money for a good cause.

This year's contestants were out in force raising money in the community. Carmen Fuentes, a fixture in the Floreciente Neighborhood, collected money all year at her store, Carmen's Jewelry. Supporters like Carmen don't just raise needed funds, but help spread the word about all of Habitat's great programs.

Kim Williams still managed to lead the pack in total money raised. She took home the top honor of being crowned Ms. Habitat.



thanks to our sponsors

gold hammer sponsor:



silver hammer sponsor:



Mel & Jacque Rambo

bronze hammer sponsors:

Ascentra Credit Union
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Scott County

our hosts:



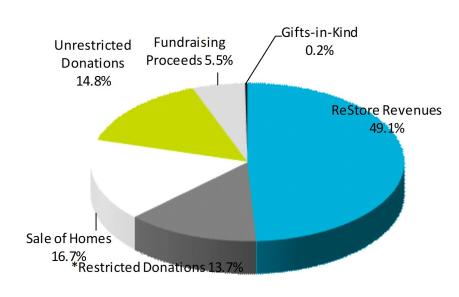
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2019 financials

Habitat for Humanity Quad Cities

for 12 months ended December 31, 2019

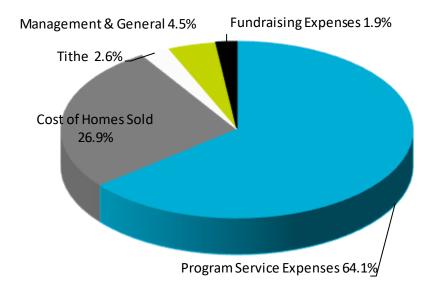
revenue



TOTAL REVENUE	_	\$2,477,560**
Gifts-in-Kind	0.2%	5,931
Fundraising Proceeds	5.5%	135,521
Unrestricted Donations	14.8%	366,753
*Restricted Donations	13.7%	339,325
Sale of Homes	16.7%	413,700
ReStore Revenues	49.1%	1,216,330

^{*}Includes restricted donations for in process and upcoming home building, and the neighborhood revitalization program.

expenses



TOTAL EXPENSES		\$2,601,802
Fundraising Expenses	1.9%	50,387
Management & General	4.5%	117,797
Tithe	2.6%	66,859
Cost of Homes Sold	26.9%	698,590
Program Service Exp.	64.1%	1,668,169

\$0.94 of every dollar you donate goes directly back into Habitat programing

^{**}Excludes \$124,242 cash on hand.

2019 Habitat & ReStore donors

53rd St. Hair Fashions

Abbey Carpet ABC Supply Co Accola, Patrice Advance Homes

Aesthetic Family Dentistry

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