



FRAMING THE FUTURE

Celebrating 25 Years of Impact

Annual Report
2025

2025 Snapshot



6
Homes Built



9.5k
Volunteer Hours



450
Families Served



900
Volunteers



46
Homes Repaired



540
Tons Saved from
Landfills



MESSAGE FROM THE EXECUTIVE DIRECTOR

At Habitat for Humanity of Findlay/Hancock County, our mission seeks to put God's love into action by bringing people together to build and repair homes, communities and hope. We build homes alongside hard working families, often in the service or manufacturing industries, who are in need of safe and affordable housing. We provide critical home repairs for individuals and families, most of whom are elderly, enabling them to stay safely in their own homes. We provide financial coaching and support to help families stabilize their finances and achieve their goals. We do all of this to accomplish our vision of a world where everyone has a decent place to live. And, I'm proud to say God has been at the center of all our work for the past 25 years and will always continue to be.

Wendy McCormick

Wendy McCormick, Executive Director

2025 BOARD MEMBERS

Brian Akin
Mike Bailey
Kelly Croy
Brandon Daniels
Kristin Day

Anne Diehl
Cheryl Drake
Joe Ernst
Luke Ferrell
Marshall Finelli

Karl Heminger
Rebecca Iten
Dan Kendrick
Alanna Langlois
Amanda Lewis

GiGi Mason
Jim Reneau
Scott Rhodes
Malcolm Robinson
Dan Stone



BUILDS

“Our new home means security, stability, and a place to grow. Our biggest dream is to have a place where my girls can always come back to. It’s more than building a house, it’s about building stability and a future.”

- Kara
Home 62

For Kara and all the 67 partner families since 2000, Habitat builds mean safety. They mean a place where family and friends can gather. They mean stability in a world that often feels messy. They mean having a mortgage that is less than they have been paying for rent. And most of all, it means that they’re living the dream of providing their family with a home of their own. A common myth is that Habitat gives homes away, which is simply not the case. Donors fund land and materials. Volunteer labor and partner family sweat equity build the homes which are then sold to the homeowners through 30-year low-interest mortgages. This partnership program helps to break the cycle of generational poverty and forever change the lives of our families and their children.



First Dedication on Nov. 4, 2000



First Women’s Build 2006



Home 50 in 2022



First Neighborhood Groundbreaking in Krystal Ridge 2024

“Thank you, Habitat for Humanity, for improving the quality of my life. The exceptional repairs bring pride and dignity back to my life daily, which I am grateful for. I was especially surprised by the attitude of the volunteer crew. They came here with ‘let’s get it done’ action and team spirit. It was great to witness.”

- Kelly
Repair Partner Family



A functional bathroom is a basic comfort many of us take for granted. When Kelly contacted Habitat, her bathroom was anything but functional. A rotting floor under the toilet and the tub made using the facilities treacherous. The Habitat repair team and volunteers stepped in, replacing the moldy, rotted floor to support a brand-new toilet, tub and shower surround. Having a safe, functional bathroom changed Kelly’s life.



The Critical Repair Program is the only program in Hancock County that ensures low-income families can remain in safe, stable homes when the roof leaks, the furnace won’t turn on or they can no longer maneuver the steps into their home and they have no money or resources to remedy their situation. Addressing such critical systems helps families extend the life of their homes and enables them to age in place all the while improving their quality of life by keeping them warmer, safer, and drier.

SINCE 2013 ...



2013
First Home Repair



200
Homes Repaired



\$5k
Avg Repair Cost



RESTORE

ReStore plays a vital role for Habitat in Findlay and Hancock County. Open to the public five days a week, ReStore accepts donations and sells a wide selection of new and used building and remodeling materials, furniture, home goods, and interior décor to the community.

More importantly, all proceeds from ReStore go toward building and repairing homes in Hancock County. ReStore is the best form of up-cycling and recycling, keeping usable items out of the landfill, benefiting those making a purchase as well as supporting partner families seeking assistance to acquire safe and secure housing. ReStore is the store that builds and repairs homes.

“I began working at ReStore helping price items and assemble things. I love the feeling that I am making a difference in the mission of Habitat and changing lives.”

- Scott
Volunteer



Opening in 2010



Grand reopening in 2019

SINCE 2010 ...



300k
Shoppers Served



40%
of Habitat's Operations is
from ReStore Sales



1.3M
Donated Items

“The FOC is an incredible program. I learned so much about myself and how to be financially free. I have achieved more than I could have dreamed ... even becoming a homeowner. It’s a truly wonderful program operated by amazing people!”

- Tiffany
Habitat Homeowner
FOC Client



Habitat for Humanity Financial Opportunity Center (FOC) services are designed to engage, educate and empower individuals and families to build a better future through self-sufficiency. The FOC helps people increase their income, build credit, reduce debt, and develop job and career placement skills to set them on the path toward their vision of success.

The FOC coaches serve as partners with individuals. Free services are available to all, and have no income requirements, timelines, or obligations. The most recent addition to the FOC services, WorkAdvance, is a free, two-week job readiness program for a variety of in-demand professions that includes job readiness and technical training, access to employers, and an employment coach to assist individuals with job placement and longevity with their employers.



SINCE 2021 ...



800

Families Coached



67%

Job Placement



120

Work Advance Grads



VOLUNTEERS

“It’s a way to give back. It’s helping people to have things that we take for granted. It’s allowing people to move forward to either recover, rebuild or stay safe at home.”

- Jennifer
Build Volunteer



Habitat began in Findlay as a grassroots effort, founded and supported entirely by volunteers. Twenty-five years later, literally thousands of volunteers have provided a helping hand to build more than homes - they’ve built hope. Whether swinging a hammer on a build site, preparing a meal for crews, lending a hand with home repairs, or sorting and stocking donations in ReStore, every volunteer plays a vital role. Their collective efforts, along with the volunteer Board of Directors and nine operational committees, have created safe, affordable housing and a stronger community throughout Hancock County. Together, individuals with servant hearts turn compassion into action and make “home” possible for families year after year.

SINCE 2000 ...



7k

Volunteers



100k

Volunteer Hours



\$75k

Value of Volunteer Hours
Donated per House

“Sweat equity, commitment and collaborative partnerships are key ingredients in all Habitat programs which make our community stronger. The Habitat philosophy makes choosing to financially support this organization an easy decision.”

- Su

Former Board Member
Signature Event Volunteer



DONORS

25 YEARS OF PARTNERSHIP

Corporations/Organizations

City of Findlay
The Community Foundation
Findlay Rotary Club
Marathon Petroleum Corporation
National Lime & Stone Company
Ohio Logistics
VanHorn Hoover
Whirlpool Corporation

First Presbyterian Church

Gateway Church
Living Hope Church
St. Andrew's United Methodist Church
St. Mark's United Methodist Church
St. Michael's Archangel Parish
St. Paul's Church
Trinity Lutheran Church
Upper Room Church of God
West Independence Church

Foundational Families

The Ballinger Family
The Edds Family
Gary and Sandy Franks
The Geyer Family
The Joseph Family
Larry and Nancy Thomas Estate
The Younger Family

Legacy Signature Donors

John and Pamela Beall
DeeDee and Chuck Bills
David and Karen Eubanks
Gene and Joyce Fernandez
Jane and Gary Heminger
Don McCord and Merrie Williams
Rodney and Barbra Nichols
Garry and Kathy Peiffer
Scott and Laura Rhodes
Don and Carrie Templin

Church Partners

College First Church
Findlay First Church of the Nazarene
First Lutheran Church



First Golf Outing in 2004



First Signature Event in 2011



The Signature Event has built 14 homes since 2011



The Dream Builder Society of key donors was established in 2025

FINANCIAL STATEMENTS FOR YEAR ENDING DEC. 31, 2024

STATEMENT OF FINANCIAL SUPPORT & EXPENSES

Receipts

Contributions, Grants, ReStore & Other	\$ 2,316,838
Gifts in Kind	129,365
Homeowner Mortgage & Repair Receipts	206,789
Total Support	\$ 2,652,992

Operating Expenses

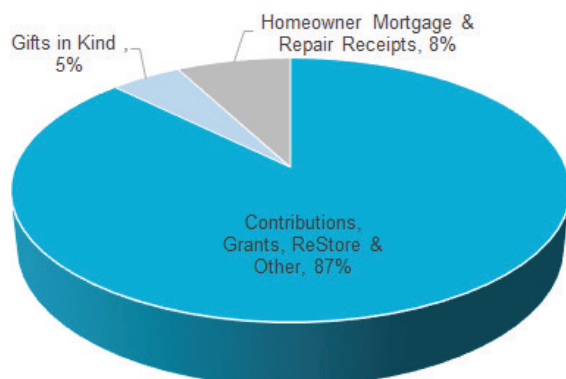
Program Expense	\$ 2,020,761
Management & General	255,081
Fundraising	94,398
Total Operating Expenses	\$ 2,370,240

Mortgage Expenditure

Payments on Mortgage Loan	\$ 34,807
Total Operating & Mortgage Expenses	\$ 2,405,047

Investment in Property & Equipment

Purchases of Property & Equipment	\$ 425,073
Total Expenses & Other Expenditures	\$ 2,830,120



STATEMENT OF FINANCIAL CONDITION

Assets

Cash	\$ 1,801,823
Endowment Investment	15,937
Grants & Other Receivables	469,634
Inventory - Land & Supplies	594,846
Inventory - ReStore Merchandise	541,110
Prepaid Expenses	5,826
Mortgages & Repair Program Receivables	1,195,595
Net Property and Equipment	1,482,635
Total Assets	\$ 6,107,406

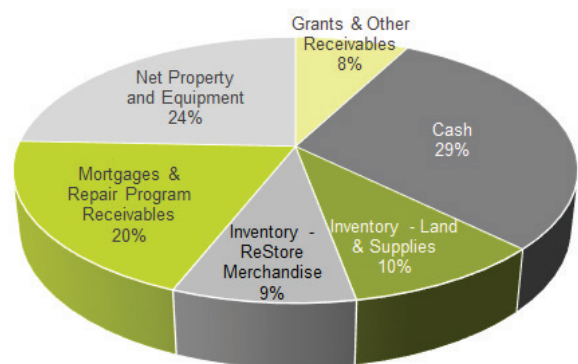
Liabilities

Accounts Payable & Accruals	\$ 61,727
Funds Held in Escrow	53,583
Note Payable & Other Liabilities	876,789
Total	\$ 992,099

Net Assets

Without Donor Restriction	\$ 4,284,056
With Donor Restrictions	831,251
Total Net Assets	\$ 5,115,307

Total Liabilities & Net Assets \$ 6,107,406



YOUR IMPACT



Kelly Weyer-Fetterhoff – Home #15 (Built 2009-Paid-Off Mortgage 2025)

“My home is more than just bricks. It’s a sanctuary. It’s a place where I feel safe, secure, and where I can truly be myself. It’s where memories are made for me, my children, my husband and now my three grandchildren. It has given me a sense of pride and ownership, not just of a property, but a piece of the community. It is a gift I cherish every single day.”



Lori Campbell – Home #47

“Having full and permanent custody of my four grandchildren gave me the motivation to keep working towards homeownership. We are so grateful to be a part of the Habitat family and felt blessed to get to know and work beside all of the volunteers that helped us achieve all of the goals and dreams that God had for us.”



Miriam Ibarra – Home #49

“Looking back on my life, it’s easy to see God’s hand leading and protecting me to this very point. From stepping out in faith in a new career helping those who are unhoused, to finding the courage to apply at Habitat for our own home, I knew I was following His calling for my life and to work diligently to improve my life and the lives of my children.”



Autumn Bennington – Home #56

“Studies show it’s important to write down three things you’re grateful for every morning. My three things are my life, my daughter, and being a homeowner. I will forever be thankful for Habitat for showing me the basics of financing and seeing the potential in my little family.”



Nicole & Isaiah Radke – Home #67

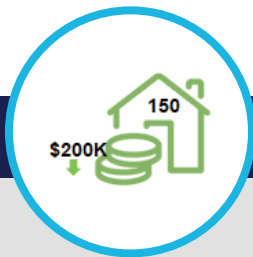
“We’ve continually strived to fill our home with love and faith. Now, with a place of our own, we are also safe, no longer living in a rental where the tub was ready to fall through the floor. Most importantly, our home is spacious and is a place where our children can grow into the people they were meant to be.”

MORE TO DO

Thank You!

**WE'RE SO GRATEFUL FOR YOUR PARTNERSHIP
DURING THE PAST 25 YEARS. YET THERE IS STILL
MORE TO DO.**

Affordable housing remains a critical issue for our community.



150 single-family homes, costing less than \$200K, needed by 2028.
(2023 Housing Study/Affordable Housing Alliance)



35% of Hancock County renters are cost-burdened, spending more than 30% of their income on housing costs.
(Hope House)



One in five Hancock County residents are choosing daily between paying for housing, food, utilities and medical expenses.
(Habitat)



The housing market has tightened to 99% overall occupancy and rents have nearly doubled during the past three years.
(2023 Housing Study/Affordable Housing Alliance)

Help families build strength and stability by giving today.
Contact Wendy at info@habitatfindlay.org or 419.722.9333.



Habitat for Humanity of Findlay/Hancock County
1200 Commerce Parkway Findlay, OH 45840 | 419-429-1400
www.habitatfindlay.org