



JOANGEL

2025 HOUSTON HABITAT HOMEBUYER

Annual
REPORT
FY2025

Letter from the Chief Executive Officer

We often talk about budgets and goals, but it is important to remember what our KPIs represent: supporting real Houstonians who are working hard to make ends meet and become homeowners, give their kids a good life, and restore their homes. Our team proudly walks beside them to make it happen.

That support does not end when homeowners receive their keys. One Houston Habitat homeowner lost her job when her company closed. Although regulations no longer allow us to pause mortgage payments, our staff worked closely with her, helping her navigate the hardship and stay on track until she regained stability. Because of that support, she kept her home.

At a recent event, an older individual in our homeownership program told me she was struggling to complete her sweat equity requirements. Frustrated and ready to give up, she called her family services coordinator, who said, "Take a deep breath; I am here for you. You can do it." She shared that this same staff member had repeatedly guided her through challenges, from navigating online seminars to staying engaged in the program.

I met a veteran and his wife who have lived in their home for 30 years. They live across the street from two new Habitat homes. I looked at his house and noticed it needed some love. I asked him if he would like us to replace his roof. He was thrilled because the repair was beyond their means. Our repair team is making sure the couple has a home that keeps them safe during future storms.

These stories are the true measure of our work. Behind every goal measured is a family supported, a homeowner stabilized, or a neighbor empowered. The compassion, dedication, and expertise our team brings each day make a true impact. Support from our donors and volunteers gives us the great privilege of doing this incredibly special work. And we could not be more thankful.

Allison Hay

Allison Hay
Chief Executive Officer



2025 Homeownership Program

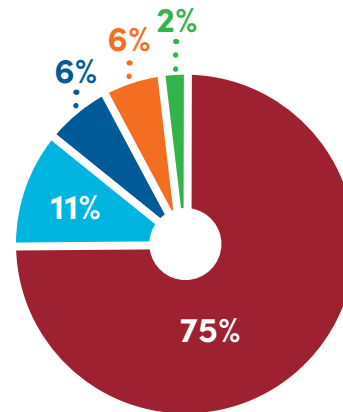
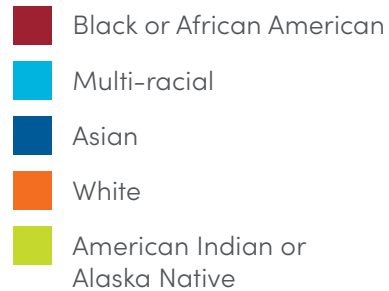


60
Households

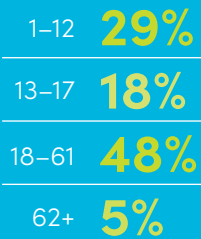


182
Individuals
Served

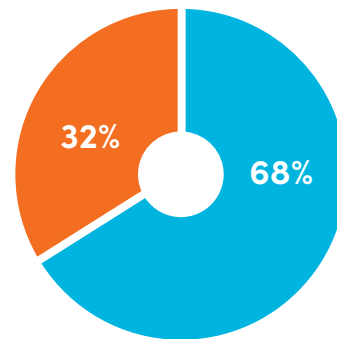
Race



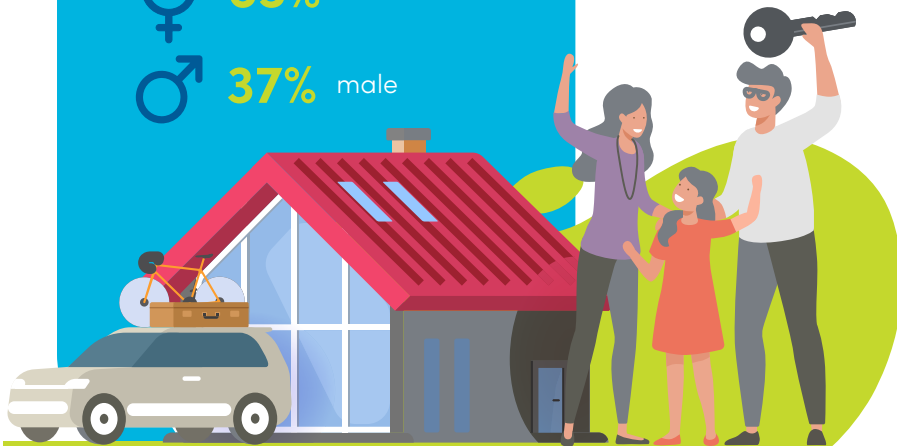
Ages



Ethnicity



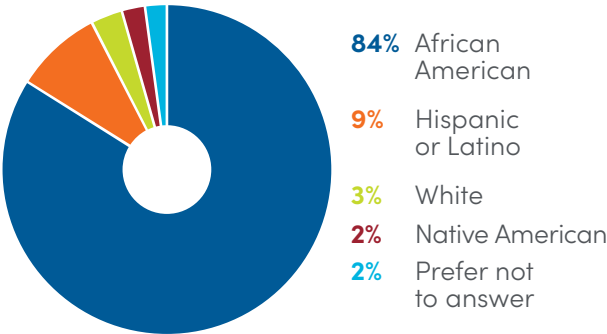
Gender



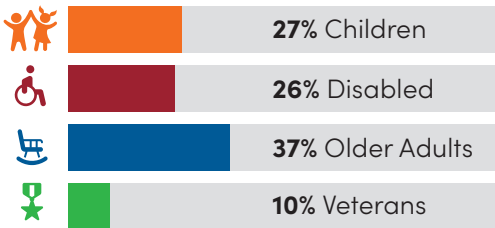
2025 Build and Repair Overview



Race & Ethnicity



Populations



2025 Education & Services

Individuals or Services Rendered



Rachel's Story

Rachel became a proud first-time homeowner in 2008 while beginning her career as an elementary school teacher. Now retired, she has remained in her home, taking great pride in maintaining the place she calls her own.

Sadly, Hurricane Beryl caused severe damage to Rachel's home, compromising the roof and leading to significant water damage, rendering the home temporarily uninhabitable. Her insurance claim was denied, and the limited FEMA assistance she received was not enough to address the damage. After seeking help from several organizations without success, Rachel learned about Houston Habitat's Home Repair Program while shopping at our ReStore.

Following a home assessment, Houston Habitat's repair team developed a stabilization plan to address critical storm-related repair needs, including:

- A new roof, including replacing the decking and sealing to prevent leaks
- Removal and replacement of damaged drywall in the dining and living rooms
- Texture, priming and painting of all repaired areas

These repairs restored the structural integrity of Rachel's home and sealed it against water intrusion that had displaced her. Any damage to the ceiling and walls was removed and replaced, ensuring she has a healthy home.

Rachel shared that she "got along wonderfully" with the construction team, praising their professionalism, kindness, and high-quality workmanship. Today, she is deeply grateful for the help in returning to a safe home with renewed comfort, dignity, and peace of mind.



4,679 Volunteers contributed
24,474 hours to build homes, stock our
ReStores and work in community gardens



2,827 items donated to the ReStore,
keeping 1.79 million pounds of waste out of
the landfill.



Building a Dream Annual Luncheon

Houston Habitat for Humanity welcomed more than 360 civic leaders, partners, and community advocates to The Post Oak Hotel on October 14 for its annual Building a Dream Luncheon, an inspiring event dedicated to promoting access to affordable homeownership across Houston.

Guests gathered over brunch to celebrate the progress made possible through collective action. The program honored Joel Deretchin with the 2025 Carl Umland Award, recognizing more than 60 years of leadership advancing affordable housing solutions nationwide and here in The Woodlands and in our own Robins Landing.

Adrienne Goolsby, senior vice president of Habitat for Humanity International, delivered a keynote highlighting the nationwide shortage of entry-level homes and calling on communities to act. She applauded Houston Habitat's determination and vision in meeting this challenge head-on.

Emceed by KPRC-TV2 anchor Danielle Guzman and guided by luncheon co-chairs Crystal Allen, Cheneé Franklin, and Paula Musa, the event underscored the resilience and commitment that drive Houston Habitat's mission. Heartfelt remarks from Habitat homeowners and longtime volunteers showed how safe, quality, stable housing creates the foundation for stronger families, close-knit communities and a more vibrant Houston.



Charlotte is Finally at Home

Charlotte has built her life around two things: hard work and her six-year-old daughter, Annabella. Charlotte works at the University of Houston and is pursuing a master's degree in accounting, with hopes of earning her CPA license. Every class she takes, and every long night she studies, is fueled by the dream of creating a stable, loving home for her bright, full-of-energy daughter.

To build the life she envisions for her family, Charlotte lived for a short while in transitional housing, where she was unable to have her daughter live with her because children were not permitted. It was the only option Charlotte could afford while she worked toward finishing her degree. While her daughter lived with family members, the fact that they were apart weighed heavily on her.

Charlotte dreamt of a home where she and her daughter could be home together, a place where Annabella could have her own room, a yard to play in, and the comfort every child deserves. A place where she could close the door at night knowing her daughter is safe, loved, and right where she belongs.

Highly motivated by her daughter's needs, Charlotte completed the homeownership program in a little over 3 months. The family's new Houston Habitat home provides not only a safe space to raise her daughter, but also the dignity and security they need, and they finally feel at home for the first time in years.

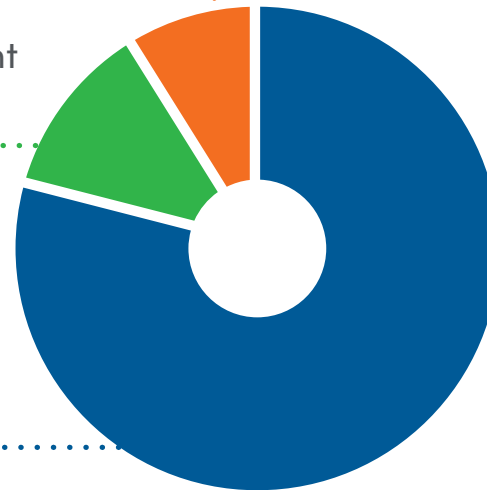


Sources of Expenses

12%
Management
and general

79%
Program
services

9%
Fundraising



Sources of Donations

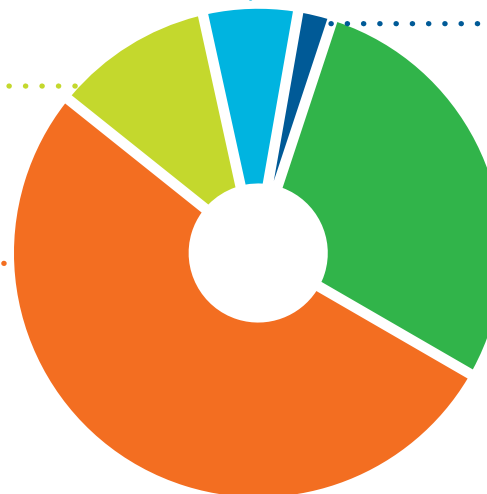
10%
Foundations

50%
Corporations

6%
Organizations

2%
Government

27%
Individuals



2,954 Donors made **6,748** gifts totaling **\$4,971,222.22**

Assets

Cash and cash equivalents	\$ 1,978,923
Accounts receivable	\$371,393
Contributions receivable	\$838,925
ReStore inventory	\$119,704
Investments	\$14,748,840
Prepays and other assets	\$402,692
Property held for sale	\$802,492
Homes available for sale	\$9,114,016
Home construction in progress	\$11,345,791
Lots and land held for development	\$10,633,568
Investment in Leverage Lender	\$1,115,892
Mortgage loans receivable, net	\$10,076,538
Lease right-of-use assets, net:	
Operating	\$383,642
Finance	\$103,477
Property, plant and equipment, net	\$630,156
Cash restricted for property, plant and equipment	\$0
Investments designated for endowment	\$8,481,793
TOTAL ASSETS	\$ 71,147,842

Liabilities and Net Assets

Accounts payable and accrued expenses	\$657,123
Tithe payable to Habitat for Humanity International	\$336,000
Construction payable	\$1,183,816
Lease liabilities:	
Operating	\$391,406
Finance	\$108,729
Note payable, net.....	\$8,009,716
Deferred payment loan	\$6,952,561
New Market Tax Credits notes payable, net	\$1,397,088
TOTAL LIABILITIES	\$19,036,439

Commitments and Contingencies

Net Assets	
— Without donor restrictions	\$48,256,434
— With donor restrictions	\$3,854,969
TOTAL NET ASSETS	\$52,111,403
TOTAL LIABILITIES AND NET ASSETS	\$71,147,842

Revenue, Gains and Support

Low-cost Housing Income

Home and lot sales	\$7,420,311
Government contract income	\$ 1,132,342
Mortgage discount amortization and interest	\$660,310
Other fees	\$56,034
TOTAL LOW-COST HOUSING INCOME	\$9,268,997

Contributions and Other

Financial assets	\$7,142,658
Nonfinancial assets	\$1,641,253
Special events	\$153,024
Cost of direct donor benefits	(\$63,721)
Net investment return	\$1,986,314
Gain on sale of property.....	\$ 40,579
Impairment loss on property held for sale	(\$1,197,508)
Other income	\$52,110
SUBTOTAL CONTRIBUTIONS AND OTHER	\$9,754,709

Satisfaction of Donor Restrictions

Expenditures for program restrictions	\$0
Expiration of time restrictions	\$0
TOTAL REVENUE, GAINS AND SUPPORT	\$9,754,709

ReStore Revenues

ReStore sales of inventory	\$1,912,856
ReStore cost of goods sold	(\$1,725,248)
— Total ReStore revenues, net	\$187,608
TOTAL REVENUE, GAINS AND SUPPORT	\$19,211,314

Expenses

Low-cost housing program	\$14,952,656
ReStore program	\$1,334,139
Management and general	\$2,453,612
Fundraising	\$1,822,190
TOTAL EXPENSES	\$20,562,597

CHANGES IN NET ASSETS	(\$1,351,283)
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Net assets, beginning of year	\$53,462,686
NET ASSETS, END OF YEAR	\$52,111,403

Donors

\$500,000+

HomeBank

Developer \$100,000 – \$499,999

Chevron
EOG Resources
Lowe's
Phillips 66 Company
Verizon Foundation

Builder \$70,000 – \$99,999

ConocoPhillips Company
Howard Hughes Holdings Inc.
Isla Carroll Turner
Friendship Trust
Occidental Petroleum
Corporation
Rockwell Fund, Inc.
Ting Tsung & Wei Fong
Chao Foundation
Whirlpool Corporation

Contractor \$35,000 – \$69,999

Bryan Ammann
Bank of America
Behr Paint Company
Gexa Energy
Houston Bar Association
JP Morgan Chase
M. D. Anderson Foundation
State Farm Mutual Automobile
Insurance Co.
Stellar Bank
The Edward and Helen
Oppenheimer Foundation
VAALCO Energy, Inc.
Vitol Foundation
Wells Fargo & Company

Carpenter \$15,000 – \$34,999

Boardwalk Pipelines
Brentwood Baptist Church
Jean Chin-Wing Little
Bradley and Kimberly Dennison
Don and Colletta McMillian
Foundation
GHD Consulting
Jeanie Giles
Habitat for Humanity
International
Harborview Foundation
James Holcomb
Roger J. Holzman Estate
Johnson Controls
Johnson Family Charitable Fund
KPRC-TV2
Christie Obiaya and
Mahesh Konduru
Perry Homes Foundation
PNC Foundation
Prologis
Rebekah Rodriguez
Sabine Energy Inc.
Schneider Electric
Targa Resources Partners LP
Texas State Affordable
Housing Corporation
The Home Depot
The Travelers Indemnity Company
The W.T. and Louise J.
Moran Foundation
Warrick Dunn Charities
Wood Partners

Framer \$5,000 – \$14,999

Albert and Ethel Herzstein
Charitable Foundation
Amegy Bank
Anonymous (2)
Antrich Giving Fund
Arco Design/Build
Frank Arnett
Marissa Badenhorst
Blue Cross Blue Shield Texas

Jennifer and Scott Burns
Campbell Charitable Gift Fund
Catherine Eben
Charles Fried
Janet Frances Clark
Combined Federal
Campaign Employees
Comcast Corporation
Howard Delaittre Jr.
Joseph DeMuynck
Amy Dinn and Jake Goldstein
Jenny Elkins
Kim and Gerry Elphingstone
Emerson Automation Solutions
Enterprise Products Partners, L.P.
Farmers Insurance Exchange
Frost Bank
Gardenia Foundation Fund
James Gilligan
John Graves
Green Family
Group 1 Automotive, Inc.
James Gruver
Lanette and Rick Hale
Hancock Whitney Bank
H-E-B Grocery Company LP
Marcus Hoffman
Impact13 Foundation
Rosalind and Russell Jackson
Phyllis and Roger Jackson
Juror Pay Donation Agency
Medha and Shashank Karve
Douglas Koch
KRESS Giving Fund
Leela and Nat Krishnamurthy
Luchsinger Family Foundation
Lucius and Eva Eastman
Foundation
Arlene Marx
Teresa McCanlies
McCoy's Building Supply
Melton Electrical &
Structured Cabling
Steven and Barbara Meltzer
Margaret and Joseph Mills
Mitsubishi Power Americas
Morgan Stanley Gift Fund
Annette Mullins
Navitas Petroleum
Netflix
Bill and Brenna Patterson Fund

Poll Family Charitable Fund
Port of Houston Authority
PromiseOne Bank
Quinlan Giving Fund
S&P Global
Stephen Sellers
Sermoonjoy Fund
Stena Drilling US Inc.
Amy and Thomas Stroh
Sunrun Inc.
Texas AirSystems
The Betty Jane Seydler Foundation
The CB&A Foundation
Tri-Tech Engineering, LP
Kathleen Tyrrell
U.S. Steel Oilwell Services, LLC
Upbound Group
Randy and Connie Weiss
Family Foundation
Virginia Williams
Reid and Kim Wilson
The Melvyn and Cyvia Wolff
Family Fund
Walter and Susan Wrobel
Family Giving Fund

Apprentice \$2,500 – \$4,999

Crystal Allen
Ares Management
Austin Bank
Jerry Baker
James Barham
Boyd Foundation Charitable Trust
Brookfield Properties
Development
CITGO Petroleum Corporation
Constellation, an Exelon Company
Covey Financial
Heather and Dan Crowder
DataVox Inc.
Elizabeth David
Louise and Joel Deretchin
DIRECTV
Michael and Stella Fitzgibbons
Gensler
Geodis
Alicia Hardin
Tariq Hashmy

Michael Hawes
Isaac Hedden
Jake Herd
Houston Housing
Finance Corporation
Hughes Watters Askanase, LLP
Huntington Bank
Jackson Walker LLP
Michael Keo Household
Taylor Kirk
Tim Kollatschny
Sue Korthauer
William Le Sage
Angela Lee
Sharon Linbeck
David Lowrey
Gwendolyn Mallett
John Marshall
Robert McInerney
James and Ashley McPhail
Peggy and Bobby Miser
Richard Moiel and Kathy Poeppel
Craig Nishimura
David Oliver
Byron O'Neal
Bhakti Oza
Beejal and Tejash R. Patel Fund
David Portugal
QED Global Solutions, LLC
Russell Ridgway
Sheila Rowley
Jeffery Sally
Andrew Sarofim
Tamlyn
TAS Realty Group
The Davidson Family
The Molten Fund
The Raymond and Carla Jones
Family Fund
The Sherman Lewis III Fund
Tier One Property Services
Patricia Vanallan
Mary Waldman
Ward, Getz & Associates LLC
Kethia and Jeffrey Webber
J. Williams
Linda and Richard M. Zoll

Neighbors \$1,000 – \$2,499

G. Forbes Alcott
Misty Alexa
Edward Allen and Chinhui Juhn
Nancy Allen
Sharon Amabile
America's Charities
Anonymous (4)
Roberta Apolant and David Duerr
Donald Barnett
Judith Bass
Pamela Batiste
Deborah Bautch
Dennis Beckman
Sudha Bidani
Nancy Blurton
Robert Boehlert
Robert Bordieri
Hang Bower
George Bradley
H. Brady
Thomas Brophy
Victoria Brown
Peter Bruell
Robert Brugman
Evelyn Bryant
Buff City Soap
Clarence Burnett
George Byers
Brendan Callanan
Callegari Family Fund
CarMax
Cecilia and Kenneth Castlebury
Deborah L. Cate
James Claghorn
Albert Clay
The Cordell and Ava Haymon Fund
Anissa Cordova and
Karl Kloepping
Vareen and David Cunningham
Allen Curzadd
Cynthia Davey
Patricia Davide
Brian Dawes
Christopher and Anne Dean
Thomas Diemer
Linda Dodge
Christine Donovan

Arthur Dowell
Kevin Dubose
Diane Edmondson
Marjorie Elhardt
Epner Family Fund
Lorraine Erickson
Paige and Erwin Harding
Milton Finegold
William Flanagan
Patrick Flavin
Dale Fridley
Jaden Gallegos
Melissa Gard
Terry Gardner
Garrison Family Charitable Fund
Barbara Gibbs
Nancy Glass
Steve Gott
Jeraldine Grimes
Vivian Grimes
Amanda Halter
Allison and Michael Hay
Health Care Service Corporation
Timothy Heinrich
Kim Holder
Ami Holleman
Hughes Charitable Trust
Gwendolyn Huskey
Mary Impelman
Cherilyn Jackson
Jada Jackson
Kahkashan Jawaid Giving Fund
Socorro Jones
Mike Journey
Marguerite Jurilla
Patricia Kammerer
John Karanikas
Leonard Karoly
Alain Katic
Kean Miller, LLP
Terry Keeler
Tai-Li Keng
Pamela Kennedy
Donn Kingsley
Arleen Kluepfel
Ed and Allison LaCour
Everett and Charlotte Land
Sue Lasseigne
Sheila Lau
Matthew Law
Jorge Leis

Bette and Phillip Leonard
Mark Livesay
Valerie Loebig
Robert Lozano
Kevin Lunday
Quan Luu
Don Macune
Bruce Marek
Clive Markland
Shelley and Mark Marmon
Myra Marsh
Charles Marshall
Bob Maughon
McComas Charitable Fund
Mary McKerral
John Meloy
Janet Miller
Margaret Mims
William Mitch
Virginia L. Mithoff
Sankar Mitra
Charles Monastra
Tricia Moody
Charles Moore
Neustadt Charitable Foundation
Nippon Steel North America, Inc
Chelsea Padon
Pradeep Panketh
Marita and Angelo Parrish
Pazuzu Engineering
Dinesh Pejaver
Karl Pierce
Mary B Pinkelman
Stephen Powe
Raines Family Fund
John Redell
Reliant an NRG Company
Robert & Marianna Riggs
Rita Roberts
Howard Robinson
Laurance Robinson
Kelly and David Rose
Richard Rowell
June Russell
Michele and Robert Ryan
Ian Sack
John Saukaitis
Christopher Schaffer
Margaret Schoonover
Bharatee Sharma
Calvet Shelley

RNC Silliman Giving Fund
David Smith
Murray Smith
Stephen Spivey
Carrie and Michael St. Croix
Robert Stanton
Dinah Street
Beth and Connor Stump
Dennis Sucec
Sugar Land Lions Club
Amy Sutton
T Ragan Ryan Foundation Inc.
Christopher Tapscott
Nancy J. and Robert Tenczar
Texas Instruments, Inc.
Allison Thacker
Tsang Family
Jan Umphrey
John Unger and Kathy Welch
Brad Urquhart
Michele Vannieuwenhuise
Ruth Vargo
Margaret Wade
Alecia Wawrzynski
Joshua Weisman
Sandra White
Meador Wixington
Alex Williams
Palmer Wilson Household
Paulette Wolfson
Ezra Yacob
Christos Yeroyannis
Princess Zambrano
Sepideh Ziaii





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