



Dear friend,

Habitat has put summer to bed and has much to celebrate. Since the end of our fiscal year, your support has contributed to incredible work. We ended the year with 22 homes under construction, five families who PAID off their mortgage, doubled our volunteerism efforts, launched the Women Build committee, and held a successful Hope Builders Luncheon.

As the crisp autumn air settles in, winter will be here before we know it. We're reminded the momentum must continue—and Habitat for Humanity-Spokane is grateful for your ongoing commitment. This new fiscal year will challenge Habitat to serve more families and build more community.

We have a robust goal of completing 25 homes this year through new construction and rehab acquisition. With the average homeownership program timeline at 1.5-2 years, we'll need your continued support as 57 families are currently in the program.

Please keep us in your hearts and minds as we enter this season of giving. Your support goes further than sticks and bricks; it transforms lives and builds communities of opportunity. The cost to build has become increasingly expensive. When we couple that with high interest rates and inflation, it's no surprise that over 1,500 families are waiting just to apply to the homeownership program.

It's hard to believe that Habitat could build a home for under \$150,000 just five years ago. Today that has more than doubled. Even with these challenges, innovation — and probably a teaspoon of stubbornness — Habitat remains committed to meeting the housing demand of our community.

Join us in that commitment by attending our events and advocating for Habitat's mission. Don't let the colder weather deter your volunteerism activities — 8 homes are dried in and ready for interior work. Let's keep the momentum going so Habitat for Humanity can continue to be a beacon of hope for our beautiful Spokane community.

Warmest blessings,



There's No Place Like



Home dedications are a celebration of the efforts of volunteers, donors, community partners, and the hard work families devote when partnering with Habitat for Humanity-Spokane.

Future homeowners are empowered by taking financial readiness courses to prepare them for owning a house and paying a mortgage.

At the end of the Homeownership Program, families buy their affordable, safe, and decent Habitat homes. Thanks in part to **YOUR** generosity, a mortgage will never cost families more than 30% of their monthly income.

Thank you to everyone who participated in our

Women Build 2023 Event



EMPOWERED WOMEN, EMPOWER COMMUNITIES.

I volunteer with Habitat for Humanity - Spokane because I enjoy being hands on with community projects and volunteering with friends and co-workers. It's fun to learn and participate in home building while also knowing that every activity I participate in is keeping costs low and supporting our affordable housing crisis in Spokane. Also working for a local credit union, I get to see

first-hand how challenging it can be for some of our members to afford a safe place for their families. It can feel overwhelming to find solutions so jumping in to help by volunteering is a great place to start. In addition to participating in build events, this last year I also joined the Women Build Steering Committee. By collectively bringing together our networks, ideas, and efforts, we help by sharing the good work that HFH does in our Spokane community. We raise awareness of the unique challenges that women face in home ownership by rallying together to plan events and fundraising efforts. During our committee meetings we discuss community challenges with affordable housing, are building up a dynamic support system, and a professional network of women that we hope to continue to expand.

JESSICA GOLLADAY

SPOKANE AREA RESIDENT | DIRECTOR - STCU CONSUMER LENDING

WE WANT YOU! INTERESTED IN JOINING THE WOMEN BUILD STEERING COMMITTEE? PLEASE REACH OUT!

development@habitat-spokane.org | (509) 534-2552
habitat-spokane.org/womenbuild

women build

presenting sponsor **BANK OF AMERICA**



Idaho Central Credit Union joined Habitat-Spokane in June for the FIRST time for an incredible team build experience. With nearly 40 credit union members and staff volunteering at the job site, ICCU not only donated their time to build an affordable home for a future Habitat family, they also donated \$7,000 to support our mission-critical work. Thank you so much to ICCU, and all our credit union partners, for your generosity and support!

Future Homeowner Highlight

Meet Adhanom, one of Habitat's partners currently earning their hours in our Homeownership Program. He has a 24 year old daughter and a 22 year old son in the Navy. As a certified nursing assistant, Adhanom takes care of two disability clients in their homes during the week, and picks up shifts at a facility to earn extra income - but that still is not enough to afford a home in Spokane. He moved to America 41 years ago with his parents to escape the war in Africa and loves living in the PNW. "I love Spokane because it's a great place to hike, to run or jog, to go tubing, beautiful Riverfront Park, there are different seasons." After being here for 10 years, Adhanom is ready to put down roots and is looking forward to the stability an affordable home can offer. **"I never had a house for my family. I believe a home is where the family comes together [and] is a good start to make a better life."** - Adhanom



Construction Update

Habitat-Spokane is seeking to acquire more land and projects within the City of Spokane and Spokane Valley. Please reach out if you know of any land or property that would be suitable for affordable homeownership opportunities.



Deer Park

We are working to have eight homes in our Hope Meadows development, Phase V, completely finished on the outside for ideal indoor volunteer opportunities this winter. All eight homes will have interiors finished by spring of 2024!

Spokane

Habitat-Spokane is working on five rehab homes in the city. This winter will be utilized to repair the current homes and volunteer opportunities will be available to help us finish them! We are also partnering with multiple skill centers and apprenticeship programs to assist with our developments.

CHEERS TO THESE HAPPY HOMEOWNERS AS THEY SIGN THEIR MORTGAGE PAPERS AND RECEIVE THE KEYS TO THEIR AFFORDABLE HABITAT HOMES!



BECAUSE OF YOUR SUPPORT,
HABITAT RAISED OVER

\$140,000

AT THIS YEAR'S HOPE BUILDERS LUNCHEON!
Thank you for your generosity and for being change-makers in our community!



Presenting Sponsor



Video Sponsor



Table Sponsor



Program Sponsors



Hope Sponsors



Future Homeowner Highlight

"I'm most looking forward to knowing that I was able to do it and work hard for it and become a homeowner." - Melissa

Meet Melissa, one of our outstanding partners in the Homeownership Program at Habitat for Humanity-Spokane. Melissa is a single mom with two children of her own, and also has custody of her sister's three children. She works full time in the medical industry and is ready to build stability and provide safety for her family through affordable homeownership. Born and raised in Spokane, she currently lives at an income based apartment complex but wants her kids to be able to come home to comfort and a yard. Melissa is incredibly proud that her son was the first child in the 5th generation of her family to graduate from local Rogers High School in Spring 2022! When asked what her favorite part is about the program, she said she is most excited about the Habitat College and volunteering at community events and the Habitat Store. **"Never give up and always chase your dreams. There are gonna be hiccups along the way, but just don't ever give up."** - Melissa



Access to Housing in the U.S. Is NOT an equal playing field

Black Americans and other people of color face greater housing unaffordability and insecurity.

Historical race and class discrimination have produced deep-rooted gaps in generational wealth and continuing pattern of segregated neighborhoods, as well as continued lack of access to credit opportunities for affordable housing.

These in turn are primary contributions to lack of equity in housing and neighborhood choices today.



These well-documented and historic patterns still affect the makeup and opportunities of our communities:

- Redlining
- Racially restrictive housing covenants
- Demolition of Black neighborhoods as part of urban renewal or highway construction
- Exclusionary zoning
- Racially targeted predatory lending

A striking legacy of this history is the continuing, stark homeownership gap. U.S. homeownership rate by race/ethnicity*:



*2019 ACS

Equity in Housing is achievable

Habitat-Spokane was chosen by Habitat for Humanity International (HFHI) as one of the ten recipients nationwide to receive a Catalyst Grant for the Advancing Black Homeownership (ABH) Initiative, which increases access to affordable homeownership options in our low-income and BIPOC communities. The Core of HFHI and Habitat-Spokane's work is equitable housing for all people, particularly BIPOC individuals and families. Habitat-Spokane's ABH network of policies and practices will promote homeownership opportunities for historically disadvantaged people.

ISSUE

Credit is difficult, if not impossible, to access for many lower-income households and households of color.

SOLUTION

- Increase and broaden access to safe and sound credit for under-served populations and communities.**
- Expand funding for down payment assistance
 - Promote fair lending
 - Update credit scoring systems

ISSUE

The legacy of government-endorsed policies that enabled and **entrenched racial segregation** still persist today.

SOLUTION

- Create land use policies and inclusionary zoning practices that promote the development of affordable housing.**
- End racial and economically exclusionary zoning
 - Grant equal access to housing for households of all income levels

ISSUE

A shortage in affordable homes across the U.S. affects homeowners and renters - especially Black and Hispanic households and those with the lowest incomes.

SOLUTION

- Support programs and policies that produce and preserve affordable housing and create new tools for housing stability.**
- Local and state housing trust funds
 - Vouchers for rent and homeownership
 - Emergency rental assistance programs
 - Mortgage forbearance and foreclosure prevention programs

ISSUE

There are **very few affordable homes available in environmentally healthy areas** with access to economic and social opportunities and infrastructure like public transportation.

SOLUTION

- Broaden economic mobility and access to communities with opportunities.**
- Strengthen fair housing laws
 - End racial and economic segregation
 - Give underrepresented communities a meaningful voice in planning decisions



**Housing Supply
& Prevention**



**Access to
Credit**



Land Use



**Communities of
Opportunity**



We had another successful Blitz Build this year and are so grateful to the MANY supporters that came out to lend a helping hand in Deer Park. Over 380 volunteers came out during this two-week event and we finished framing TWO affordable Habitat homes! This event is a sponsorship favorite and spots go fast, so try to secure your 2024 participation by reaching out to Dana Le Roy with your sponsorship interest TODAY!

dleroy@habitat-spokane.org | (509) 530-0660

THANK YOU SPONSORS!

TRAVELERS

SRM DEVELOPMENT



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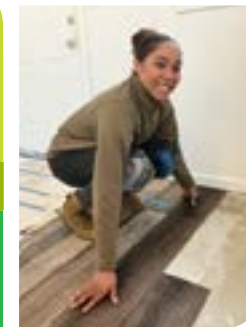
HORIZON CREDIT UNION

INTERSTATE CONCRETE & ASPHALT
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We Need Volunteers This Winter!

Please consider signing up to volunteer this winter as we work to complete homes for partner families. Our team builds year-round and we have plenty of opportunities to help do some finishing work inside!

volunteer@habitat-spokane.org | (509) 534-2552



We Love Our Volunteers!

We are so grateful for our volunteers! This year, we were able to gather once again to celebrate the hard work of our regular volunteers and community partners that come out consistently, rain or shine. THANK YOU for your willing hearts. We couldn't build these homes without you.



Future Homeowner Highlight

"I thank God for Habitat and for all the people who are involved with this organization. Your kindness is proof that there is good in this world."
-Triphonia

Meet Gracien and Triphonia, parents to 10 children and currently partnering with Habitat-Spokane to purchase a home they can afford. They previously owned a Habitat home in Iowa, but wanted to move to Spokane to be closer to friends and family. They wanted to partner with Habitat for Humanity again to set a good example for their children to show them what hard work can achieve. They are enjoying earning their partner hours, and also know other families in the program right now, which is encouraging to them as they continue their journey towards affordable homeownership in Spokane.



Team Building

We want to say thank you to Potlatch Deltic for bringing out an amazing group of volunteers to their team build in Hope Meadows! They spent the day helping Habitat build affordable homes and also presented us with a \$4,000 check. Thank you for your continued partnership and support of our mission in Spokane!



Sponsorships Now Open for 2024

The new year is fast approaching and we want to be included in your planning for sponsorships in 2024! Our full sponsorship packet can be viewed online, but here is an outline of the exciting events we have coming up, including a few new additions that are sure to sell out!

Women Build	MARCH
Hope Builders Luncheon	MAY
Blitz Build	JUNE
NEW Pride Build Day During Blitz	JUNE
NEW Veterans Build	SEPTEMBER
NEW 2nd Women Build	OCTOBER



Dana Le Roy
Community Relations Manager
(509) 530-0660
dleroy@habitat-spokane.org
habitat-spokane.org/sponsorship

Scan the QR code to view our sponsorship opportunities and sign up for one today!

OVER THE EDGE

Habitat was so impressed by every supporter that faced their fears and rappelled down the tallest building in Spokane this October to help advocate for affordable homeownership! Huge thank you to our sponsors that made this thrilling event possible.



The team at Subaru helped make this event a reality with a \$12,000 sponsorship. Thank you for your support, and for braving the heights in the name of Habitat for Humanity-Spokane!

Our top individual fundraiser, Tricia Galvano from Moss Adams, raised \$4,250 and rappelled on her birthday! We had so much fun celebrating her and singing as she scaled the building.



The incredible Women Build Steering Committee had a blast volunteering at the street party, raising funds, rappelling, and even emceeding part of the event!

Thank You To Our Sponsors

SUBARU
OF
SPOKANE
A LITHIA STORE



INTEGRUS
A COLLABORATION OF Y&H & INTEGRUS ARCHITECTURE



CLEARWATER PAPER

INLANDER

"Thank you to Jerusalem Middle Eastern Cuisine & Angie's Tacos for bringing their food trucks to our street party!"

The Habitat Store Needs YOU!



SHOP

Proceeds from the store generate funds to build homes in our local community!



DONATE

We need clean working appliances, gently used furniture and kitchen cabinets!



VOLUNTEER

Come volunteer in a climate-controlled environment. We need cashiers, bring your smiles and we'll provide the training!

Now Hiring

Accounting Director

Director of Retail Operations

Construction Project Coordinator

Donations Procurement Manager

Communications and Events Specialist

Administration Associate

Homeowner Engagement Specialist

Staff Accountant

Operations Maintenance Technician

Store Ambassador

We are excited to be growing our team and are looking for valuable people to help us directly impact the lives of the families we serve. If you have a passion for making a difference and want to help others by using your individual skills, please review all of our job openings. Should you have any questions about the hiring process, feel free to email us at: recruiting@habitat-spokane.org. We hope to see your application in our inbox soon.

www.habitat-spokane.org/about-us/employment



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Our Waitlist is Over 1,500 FAMILIES

**We are building.
WE NEED YOU to help.
DONATE. VOLUNTEER. SPONSOR.**

Habitat-spokane.org | (509) 534-2552