



Maumee Valley
 **Habitat for Humanity®**

2025 **ANNUAL**
REPORT

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why we build



“I am standing in an answered prayer. Thank you guys, I feel overwhelmed with gratitude and appreciation. I just thank everyone for your selflessness. You didn’t even know who I was. Thank you for your support, for your love and dedication to helping individuals attain homeownership.”

Latrese, Habitat Homeowner

What a year! Because of your support, 2025 was Maumee Valley Habitat’s biggest year ever.

We built more homes than ever before, worked with affordable housing partners in new and innovative ways, and tripled the amount of homeowners who purchased their homes at a 0% interest mortgage. This work would not be possible without every donor, volunteer, staff member, supporter, and partner. Thank you for making safe, decent, and affordable housing a reality for our neighbors!

But this work is just the beginning. Our wait list is growing faster than we can build and repair. The need for affordable housing grows every day. And the way we build and fund our work has changed dramatically. It’s going to take every single one of us to meet the needs of our community. **And we’re ready for the challenge.**

2025 was a year of building. Now, we’re looking forward to reimagining, redesigning, and restructuring for the future of Maumee Valley Habitat and Lucas County. Big things are coming and we can’t wait to share them with you as we build a brighter future for our neighbors.

Thank you for being a part of this important work, as we build a world where everyone has a safe and decent place to live!

Erin McPartland

Erin McPartland
Executive Director, MVHFH

“It’s been a long journey! But it’s all been worth it to have my own home and have my own space.”

Shannon, Habitat Homeowner

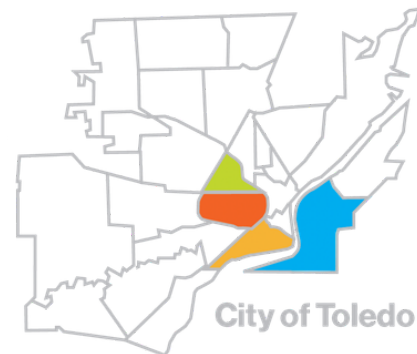


building connection

through neighborhood revitalization

Creating decent places to live isn't limited to building new houses. At MVHFH we partner with residents, community groups, and local organizations to revitalize neighborhoods and build community.

Our work is focused in the City of Toledo's four Neighborhood Revitalization Strategy Areas (NRSA): East Toledo, Englewood, Junction, and South Toledo. In fact, almost 98% of our Home Preservation projects are completed in these neighborhoods.



By concentrating our work in these four areas, we're able to see greater impact at a higher rate. In 2025 we finalized the largest revitalization effort in our history, completing an eight home development in the Junction neighborhood (see page 4).

Rock the Block

As an extension of our neighborhood revitalization efforts, Rock the Block is our answer to neighborhood group's request for community clean-ups and resourcing. Volunteers come together to complete resident-requested projects including park-clean up, tire removal, brush trimming, flower planting, and light exterior repairs.

East Toledo

13 projects
62 volunteers
248 volunteer hours

sponsored by
Toledo Refining Company



Englewood

10 projects
56 volunteers
224 volunteer hours

sponsored by
John Henry Eldred Jr. Foundation,
Program Solutions Group, Shumaker

Junction

14 projects
26 volunteers
104 volunteer hours

sponsored by
Fifth Third Bank



Old South End

18 projects
63 volunteers
252 volunteer hours

sponsored by
John Henry Eldred Jr. Foundation

building stability

through homeownership



“Today we are now standing in our very own brand new home. This house is more than walls and a roof. It’s an answered prayer. Its sleepless nights turned into peace. It’s faith that held on even when everything around me gave me every reason to give up. This program didn’t just help us build a house. It helped us restore hope, faith, and our future.” *Jocelyn, Habitat Homeowner*

MVHFH’s Homeownership Program creates opportunities for affordable homeownership by building and selling homes with a **0% interest mortgage**. Qualifying Habitat homebuyers actively participate on their path towards homeownership by attending monthly education classes and volunteering alongside Habitat partners.

In 2025 we built **16 homes** with support from donors, volunteers, and partner organizations and created a stable place for **25 children** to call home.

We built this together!

1,550 volunteers logged a total of over 16,900 hours

24 organizations and supporters made the Women Build possible

16 faith partners joined the Faith Build

52 organizations partnered together on the Playhouse Build



16 homes built

\$5.3 million invested



+



+



= hope

1,550 volunteers

building stability

through homeownership

Welcome Home Ohio: Building Homes, Community, and Hope



The Welcome Home Ohio grant paved the way for a **new partnership** between Maumee Valley Habitat for Humanity (MVHFH) and the Lucas County Land Bank (LCLB).

While LCLB repaired and rehabbed Toledo homes, Future Homeowners joined MVHFH's Homeownership program, learning vital skills including budgeting, lawn maintenance, home repair, estate planning, and more. This partnership accelerated **five** homeowners and their families off our waiting list and into their safe and affordable home.

Building in Junction Neighborhood: Partnerships that Revitalize



2025 marked the closing on almost a decade of investment in the Junction neighborhood! In 2018, led by the Junction Coalition and Toledo Design Collective, residents of the Junction neighborhood came together and created a plan for the future of their neighborhood. As more abandoned homes were demolished, new home construction was a major part of the community's revitalization efforts. Almost a decade later, this is now a reality.

Eight new homes have now been built in Junction neighborhood, with almost **\$2 million invested**, marking a historic revitalization effort for MVHFH.

building dignity

through home preservation



"I had some cold, cold winters and really high heating bills, and now that I have a new roof my house is so warm. Restoring my little castle just means the world to me. To be able to live there my final years and be happy and safe. It looks good and it feels good."

Rosalind, Home Preservation Program Participant

MVHFH's Home Preservation Program helps revitalize neighborhoods by stabilizing current housing stock and addressing other quality of life improvements for residents. Qualified homeowners are granted critical repairs that include roof replacements, lead abatement, and code standard upgrades.

In 2025 we:

- Replaced **55** roofs
- Abated lead in **12** homes and brought **17** homes to current code standards (also addressing lead)
- Granted all work to qualified homeowners, of which **51%** were seniors
- Focused **89%** of this work in East Toledo, Englewood, Junction, and South Toledo, in alignment with the City of Toledo's focus

Building together in 2025:

- Major funders made Home Preservation projects a reality for homeowners (see pages 14 and 15)
- Neighborhood partners like **Junction Coalition**, **Historic South Initiative**, **East Toledo One Voice**, **Lincoln School Coalition**, and **Englewood Smith Park Proud Community Group** helped us build trust in communities.
- **\$4.4 million was invested** to help stabilize and revitalize communities
- Contractors helped complete this impactful work



building dignity

through home preservation



Celebrating 500 Roof Replacements!

In 2013, MVHFH added roof replacements to their affordable housing initiatives in Lucas County. In 2025, we celebrated the completion of our 500th roof replacement.

These roof replacements were made possible through vital and generous partnerships with Congresswoman Marcy Kaptur and the City of Toledo.



“Honored to join Maumee Valley Habitat for Humanity, Mayor Kapszukiewicz, and local community advocates, and housing leaders today to celebrate this milestone accomplishment,” said Congresswoman Marcy Kaptur (OH-09). “Maumee Valley Habitat has undertaken a herculean task and put new roofs on 500 homes across our region. I am happy to have brought federal funding to their organization... Any time we can bring federal funds home to our city of Toledo, and region of

Northwest Ohio is a win in my book. When we come together as a community, we can truly achieve greatness.”

“It is an investment in our neighborhood.” said Mayor Wade Kapszukiewicz. “When we can funnel resources to where folks live, it’s that neighborhood investment that moves the needle.”

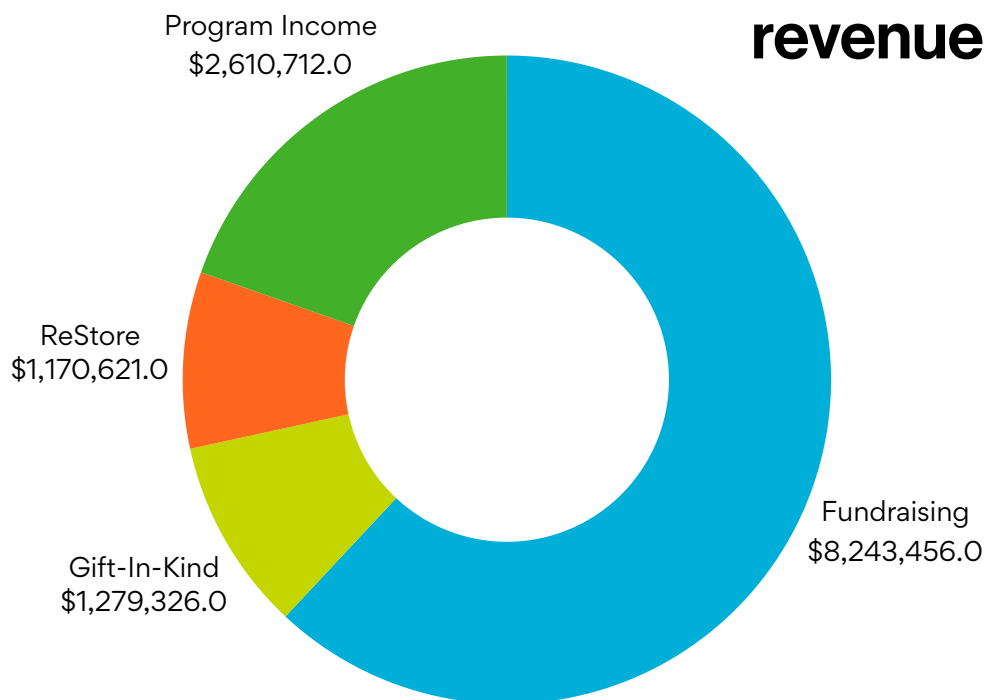
Roof replacements are also a product of partnerships with local organizations who donate their product and financial resources to complete projects. One of MVHFH's longest partnerships is with Owens Corning.



“Owens Corning believes that our people and product make the world a better place and when we partner with Habitat for Humanity, we can provide financial contributions, donate our building materials, and engage our teams to make a positive impact right here in our hometown of Toledo.” said Abby Donnell, Community Affairs Lead at Owens Corning.

building impact

revenue: \$13,326,625



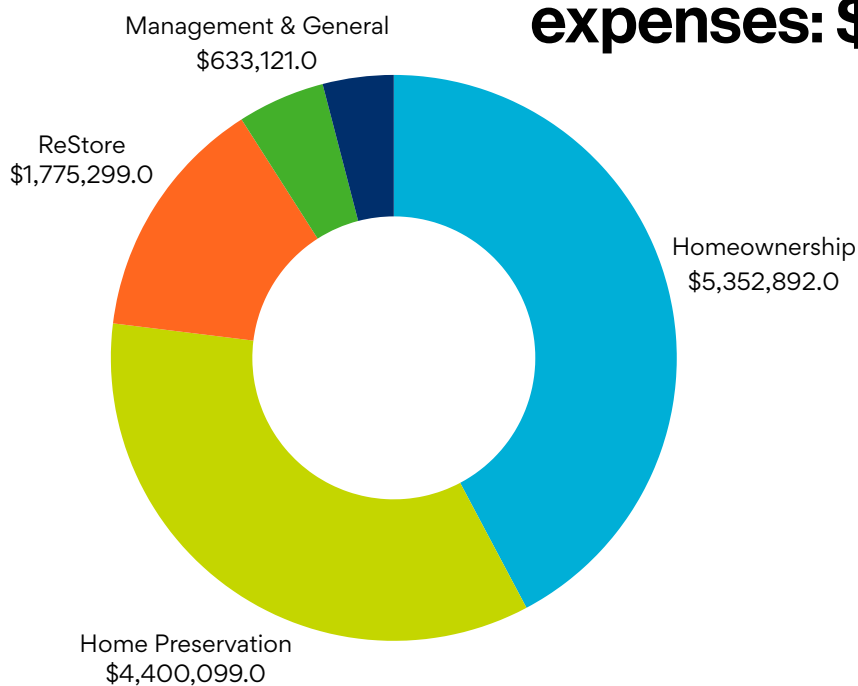
Fundraising:
\$8,243,456

Gift-In-Kind:
\$1,279,326

ReStore:
\$2,610,712

**Net investment return
(expense):**
\$22,510

expenses: \$12,674,812



Homeownership:
\$5,352,892

Home Preservation:
\$4,400,099

ReStore:
\$1,775,299

Management & General:
\$633,121

Fundraising:
\$513,401

* GIK received that was utilized in programs was \$345,364. ReStore Expenses includes the value of the GIK donated items that were sold in the store of \$933,962, along with store operating costs. Net ReStore proceeds available to help fund our programs was \$329,284.

building support

Philanthropic Funding in 2025

Donors are so important to our mission. Their direct support helps make all of this work affordable for Habitat program participants. Individuals, grant funders, and corporate donors invested over **\$8.2 million in 2025** that helped raise walls, replace roofs, and rehab homes.

Thank you for building homes, communities, and hope. You are putting God's love into action. With your continued support, we remain excited about the opportunity to continue transforming the communities we serve in Northwest Ohio.



Program Income

Many people don't know that Habitat mortgage payments are cycled back into the community to help build more Habitat homes. This is an annual investment of about **\$1.5 Million** in the creation of affordable homes in Lucas County.

Gift-In-Kind

In-kind giving is another very important philanthropic form of giving. In lieu of a cash donation, funders will give goods and services to support build projects. These in-kind donors gave over **\$345,364 in 2025**. Thank you!

Barry Bagels

Best Transmission

Card My Yard

Chick-fil-A

Clara J's Tea Room

Cleveland Cliffs

David Semproch

DocuSign, Inc

Durty Bird

Feller Finch & Assoc.

Fish Computers

Gino's Pizza

Glass City Kitchen & Bath LLC

Graphisoft North America

Great Lakes Electrical Contracting

Help Build Hope

Herc Rentals

InSinkErator

Kuhlman Corp.

Kwik Parking

Kwik Set

Louis Keil and Son

Matrix Technologies

Meijer

Mold & Air Quality Professionals

North Coast Lift Truck

Owens Corning

Robert Rice

Romanoff Electric

Shumaker, Loop & Kendrick, LLP

Sill Dry

SSOE

The Home Depot

Therma Tru

Top Hat Valet

Valspar

Whirlpool

Whole House Check

Williams Concrete

WillScot

Wolf Home Repair Services, LLC

building support



The store that builds homes!

The Maumee Valley Habitat for Humanity ReStore serves as the largest, unrestricted fundraiser for our local affiliate. Each donation and purchase has triple the impact of your traditional home goods store!



“Shopping and donating to a Habitat for Humanity ReStore is important because it directly funds the Homeownership and Home Preservation programs here in Lucas County. It also promotes environmental sustainability by diverting reusable building materials and furniture from landfills.”

Tom Farmer, ReStore Director

Environment

Donating to ReStore is a simple way to make a positive impact on our planet. In 2025, **over 600 tons of reusable items** were saved from landfills and given a second life.

In 2025, over 600 tons of reusable items, valued at \$987,867.88 dollars, were donated to ReStore. This helped net \$370,000 of revenue to support MVHFH's Mission!

Shoppers

Shopping at ReStore is a budget friendly way to upgrade your home or find the perfect item for a DIY project. ReStore offers new and gently used furniture, appliances, building materials, and home goods at a reduced cost, keeping more money in your pocket for the next home improvement project.

Future Homeowners

Every purchase and donation makes a direct impact in the lives of our neighbors. Proceeds from each sale go directly to Maumee Valley Habitat Homeownership and Home Preservation programs. This unrestricted funding allows us to build and repair more houses in Lucas County. When you support ReStore, you are supporting crucial affordable housing initiatives in our communities.



building support



Playhouse Project

The little houses that build big houses!

With the Playhouse Project, everyone wins! Build teams design and construct custom playhouses for local families, with all sponsorship funds going directly to our Homeownership Program. Our Playhouse Project build teams, sponsors, and volunteers are truly making a difference in our community!

Thank you to our 2025 Playhouse Project Builders!

ASM Global	Nationwide Children's Hospital
Bittersweet Farms	OCF
Buckeye Broadband	Owens Corning
CLA	PBF Energy/TRC Refinery
Cleveland Cliffs	Piston Automotive
Columbia Gas	PNC
Dairy Farmers of America / Toledo Ice Cream	Promedica
Designetics	PWC
Double A Solutions	Romanoff Electric
Erie Home	Rudolph Libbe Group
F3 Black Swamp	Savage
Fifth Third Bank	Schindler Elevator
Garcia Surveyor	SSOE
Gavelle Building Co. LLC / Discount Roofing	Sylvania UCC
GBQ Holdings	Terry Bossert & Inspired Lumber
Glass City Federal Credit Union	The Andersons
Hollywood Casino	The Senator Group
KeyBank - Walter Terhune Memorial Fund	Toledo Elevator
Kripke Enterprises	Toledo MudHens
Libbey	Toledo Rotary
Lucas County Children Services	Vector Services
Maumee Valley Movers	Venture Visionary Partners
McNaughton-McKay	William Vaughn
Mercy Health	WTOL 11
Miller Diversified	Yark Auto



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			Ty Boyd

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Dee Allan
Devin Schiavone
Dillon Schiavone
Jacob Richardson
John Gray
Shaun Harrigan
Yvette Brown

Thank you, Kristie Achinger,
who retired as Finance
Manager after more than 9
years in service to building
homes and hope!



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BUILD PARTNERS

make a significant investment of time and treasure in programs and build projects.

Build Partners are all in!

Investments range from \$25,000 - \$1 Million

A New Spirit Fund at Greater Toledo Community Foundation
Area Office on Aging

BHE LLC

City of Toledo

Cleveland Cliffs

Federal Home Loan Bank of Cincinnati's

Affordable Housing Program

Habitat for Humanity East Central Ohio

Habitat for Humanity International

Habitat for Humanity of Ohio

HUD Community Project Funds

John Henry Eldred Jr Foundation

New Market Tax Credit

Ohio Department of Development

Ohio Department of Health

Owens Corning

PNC Bank

Signature Bank Fund of the Greater Toledo

Community Foundation

Stranahan Supporting Organization Fund at

Greater Toledo Community Foundation

The Huntington Foundation

Therma-Tru



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BUILD SPONSORS

invest in a specific project or across multiple programs, projects, or events

Build Partners ensure continued success!

Investments range from \$1,000 to \$25,000

Dave and Carol Haddix
Glass City Federal Credit Union
Greater Toledo Classic
Hollywood Casino
Huntington National Bank
Jewish Federation & Foundation of Greater Toledo
Knight Insurance
Kripke Enterprises
Legends Global
Libbey
Maumee Pro-Mow LLC
McNaughton-McKay Electric Co.
Mercy Health
Miller Diversified
Mike Mock Consulting
Mr. & Mrs. Darrell H. Fox Fund II of the Greater Toledo Community Foundation
National Association For Women In Construction Toledo Ohio Chapter 282
Nationwide Children's Hospital - Toledo OCP
PBF Energy/TRC Refinery
Piston Automotive
PricewaterhouseCoopers LLP
Program Solutions Group
ProMedica
R A Stranahan, Jr Charitable
Advised Fund

RBA of Northwest Ohio Window and Door Experts
Robert W. Baird & Co. Inc.
Rudolph Libbe Group
Savage Associates
Schindler Elevator Corporation
Shumaker, Loop, & Kendrick, LLP
Signature Bank Fund of the Greater Toledo Community Foundation
SSOE
Stubborn Brother Pizza Bar
Sylvania United Church of Christ
The Andersons, Inc.
The Image Group
The Senator Group
The Spotts Family Charitable Fund
The TKBW Private Foundation
The Trust Company
Thrivent Charitable
Toledo Roadrunners Club
Toledo Rotary
Valspar
Vector Services
Venture Visionary Partners
Walter E. Terhune Memorial Fund at KeyBank
Waterford Bank
William Vaughan Co.
WTOL 11
Yark Automotive Group

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BUILD SUPPORTERS

support our mission

**Build Supporters get
the job done!**

Investments range from
\$100 to \$1,000

Alan Thompson

Amanda & Sven Nelson

Amani Rosengarten

Amy Merkel

Ann Sanford

Annette & Melvyn Wicks

Anthanasios & Linda Papademos

Arlene Baltzell

Barb Rettig

Barbara & James Kollman

Barbara Cruz

Barbara Mitchell

Beth & Rick Rousseau

Bill McNeal

Bonnie Berland

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Denise Navarre Cubbon

Dennis Addis

Diana Waugh

Dolores Chmielewski

Donald Sigman

Duane Ankney

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Elizabeth Mattimoe

Elizabeth Nixon

Elizabeth Wagoner

Emily Buller

Estella Craig

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Jeff Yoder

Jeffrey & Debra Unverferth

Jeffrey & Peggy Brown

Jennifer & Karl Strauss

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BUILD SUPPORTERS

support our mission

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Investments range from
\$100 to \$1,000

Jenny & Jeff Perin

Jerome & Diane Phillips

Joan Barkenquast

Joanne Hartough

John & Barbara Mather

John Hartman

John Hoff

John Morgenstern

Jon Boykan

Joseph McCormick

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Keith Brigode

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Neema Bell

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Patricia Docis

Patrick Kenney

Paul Anderson

Paul Lahti

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Robert Duffey

Robert McClellan

Roberta Miga

Rod & Jane Hoyng

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BUILD SUPPORTERS

support our mission

**Build Supporters get
the job done!**

Investments range from
\$100 to \$1,000

Roland & Kathy Moore
Ron & Rosa Shoemaker
Ronald & Susan Lang
Rosemarie Cole
Sarah Otis
Sarah Skow & Jason Quick
Saundra Young
Scot & Andrea Richardson
Siccorah & Antoine Dale
Steven & Susan Markward
Sue Emch
Susan Hartman Muska
Susan Steves
Susan Wilson
Suzanne & Bruno Rosa
Ted Spidle
Terence & Jane Schuessler
Terrance Poffenbaugh
Terry & Linda Auckerman
Thomas & Debra Miles
Thomas & Margaret Sheehan
Thomas Lewis
Thomas Marek
Thomas Swigart
Todd & Christi Ansberg
Tony & Laura Damon
Tony Sloma
Tracy Rivera
Tyran Boyd
Weston Heide
Willard & Linda McCall
William & Judith Reber
William Cook
William Horvath

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LEGACY BUILDERS

ensure there are homes and hope for generations to come by leaving a gift in their will or estate plans.

**Resting in peace*

M. Jo Breault
Robert Atkinson *
William and Beverly Bingle *
Terry Bossert
Joe and Emily Buller
Priscilla Huber
Sharon Keil
Lillian Keil *
Sophie Koziatek *
Chad and Erin Kwiatkowski

Doris Kwiatkowski
Ted and Patricia Ligibel
Jan Mills
Janette Righi
Rolf Scheidel
Lauren Scott Clarke
Elizabeth J. Watson *
Charles Williams *
Father Daniel Zak
Fred R Zimmerman

CARS FOR HOMES

donors drove change by donating their unused car instead of parking it

Arthur Hoover
Batool Khorasane
Cassandra Boorom
Charles Boyer
Collin Dolder
Inke Forbrich
Jason Evans
John Dowling
John O'Donnell
Kathy Zeitler
Kelly Savino

Kyle Nortley
Michael Hart (x 2)
Myles Washburn
Pamela Amburgy
P Hamid Mansouri
Susan Thompson
Thomas Quinn
Tony Gets
William Landis
Winifred Martin
Wurtec Inc

BUILDING IN HONOR OF

Rhonda Capron	in honor of	Brooke Shannon
Janna Lazelle-Lake	in honor of	Brooke Shannon
Matt Townsend	in honor of	Happy Hour for Happy Homes
George Gusses	in honor of	Jan Mills
Barbara Mitchell	in honor of	Jan Mills
James Mizerny	in honor of	Jody Tarquinto Family
James Mizerny	in honor of	John Tarquinto Family
Christi Ansberg	in honor of	Lauren Clarke
Paula Brown	in honor of	Lauren Clarke
Terry Auckerman	in honor of	Matthew Hunter
Marge Cater	in honor of	Mike and Trudy Scheiding
Merrilee Hill-Kennedy	in honor of	Scott Hill-Kennedy
Neema Bell	in honor of	The Cottrill, Tandy, Scott and Bell Families

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BUILDING IN MEMORY OF

Tony Damon	in memory of	Arne L. Larson
Scot Richardson	in memory of	Bill Roccia
Terrance Poffenbaugh	in memory of	Carole Bennett
Mark Achinger	in memory of	Chuck Corpe
Jan Mills	in memory of	Chuck Corpe
Judith Puckett	in memory of	David Puckett
Erin Baker	in memory of	Evelena Shinaul
Donna Kwik-Lefebvre	in memory of	Fred LeFebvre
Mary Minnick	in memory of	Josephine Rodgers
Jo Shekeruk	in memory of	Linda Reinhart
Caitlin Bainter	in memory of	Mary Glenn Haskins
Erin Baker	in memory of	Molen Baker
Ryan Bunch	in memory of	Oscar Bunch
Kathleen Bennett	in memory of	Thomas Buckenmeyer
Estella Craig	in memory of	Thomas Buckenmeyer
Barbara Cruz	in memory of	Tina and Tony Cruz
Mensink Farms	in memory of	Tracey Ehret
Erol Melik	in memory of	Tracey Ehret
Wendy Wolfe	in memory of	Tracey Ehret
Lynn Kampfer	in memory of	William Roccia
Paul Lahti	in memory of	William Roccia
Suzanne Rosa	in memory of	William Roccia
Stuart Shoaff	in memory of	William Roccia
Kim R Urban	in memory of	William Roccia
Annette Wicks	in memory of	William Roccia
Jane Williams	in memory of	William Roccia
Richard Long	in memory of	William Steinfeldt
Jeffrey Brown	in memory of	William Steinfeldt
Juli Lejman-Guy	in memory of	William Steinfeldt
Gail Murray Koppers	in memory of	William Steinfeldt
Terri Rodriguez	in memory of	William Steinfeldt

Thank you to all of our partners, sponsors, and supporters!
Your generosity has changed lives and made
generational impact in Lucas County.

building hope

Our Vision

A world in which everyone has a decent place to live.



Our Mission

Seeking to put God's love into action,
Habitat for Humanity brings people together to
build **homes, communities** and **hope**.