



2025 ANNUAL REPORT



a note from leadership



Jennifer Parks
Executive Director



Tammy Pearce
Former President,
Board of Directors

As we reflect on the past year, we do so with deep gratitude and unwavering resolve.

In a time marked by uncertainty, locally and globally, we remain steadfast in our strategy: championing healthy, thriving neighborhoods by investing in resident priorities; building quality homes; and supporting homeownership.

Our work is rooted in three vibrant communities – West Pullman, Greater Grand Crossing, and recently Austin – each shaped by rich histories and resolute leaders. Each of these neighborhoods has faced the legacy of redlining, disinvestment, and predatory lending. Yet, they continue to rise, driven by the people who call them home and the coalitions that stand beside them.

We believe in the power of an audacious vision. As Daniel Burnham once said, “Make no small plans.” That spirit guides us as we build homes and pathways to generational stability and equity.

This year, we made bold strides.

- **We broke ground on a transformative 20-unit townhome development in West Pullman**, a milestone that builds upon the 47 Habitat Chicago homes completed in the neighborhood to-date.
- **In Greater Grand Crossing, we completed construction on four homes** and started planning the development of our next 14 lots.
- **In Austin, after years of listening to the community, we kicked off the construction of our first three homes**, which is just the beginning of our long-term commitment to the neighborhood.

These achievements are more than construction projects; they are symbols of perseverance, progress, and what’s possible when we come together. You will read about more of these achievements throughout this report.

Progress is never linear, and it takes people showing up every day to move the work forward. At Habitat Chicago, our commitment is deep. We stay the course because we know that meaningful change takes time, persistence, and trust. Every home built, every partnership deepened, and every community invested in is a step toward justice.

Togetherness is our strength. We are reminded daily that people coming together is how we move this mission forward. As we look ahead, we do so with focus, courage, and a shared belief in what we can accomplish together.

Thank you for joining our bold vision. Let’s do more together.

Front cover: In February 2025, Habitat Chicago AmeriCorps volunteer Juan Alfaro-Bueno (pictured in blue shirt) was selected by Habitat for Humanity International as the AmeriCorps Member of the Month (staff photo).

Back cover: During the framing stage, build site volunteers can choose to write inspirational messages to the house’s future owner on the studs. Oftentimes Habitat homebuyers help construct their own future houses, allowing them to see the messages that will be permanently sealed into their home (staff photo).



highlights at Habitat

Above: Homeowners Belinda and Aisha share a laugh during the filming of their Habitat story (staff photo).

Championing homeownership

BUILDING COMMUNITIES OF HOMEOWNERS

Through our Affordable Homeownership Program (AHP), first-time homebuyers secure an affordable mortgage with us to purchase a newly constructed home. Upon acceptance into AHP, homebuyers take financial and homeownership education classes, volunteer on the build site or in our ReStores, and receive ongoing support leading up to and even after closing.

But we support more than just individuals and build more than just houses; we build community. In late 2024, two Habitat Chicago homeowners, Belinda and

Aisha, didn't know each other well when they became neighbors, but after sharing meals, plant knowledge, and laughs, they now see each other as family. Scan the QR code at right to enjoy more of their story.

PREPARING HOMEBUYERS FOR SUCCESS

In addition to supporting our AHP participants, we provide education to anyone who wishes to become a homeowner. Homebuyer University is our public-facing education series that provides practical tools and resources to help Chicagoans successfully navigate their first-time homebuying journey.



Watch how Belinda & Aisha's homeownership stories unfold.

482

Affordable Homeownership Program self-assessments completed

55

Homebuyer University participants enrolled across two cohorts

8

home closings across two neighborhoods



Fostering community

Funding projects that improve the physical and/or social fabric of the community, our Neighborhood Grants Initiative (NGI) awards small grants to residents in our focus neighborhoods.

NGI has grown significantly over its seven-year existence, awarding more than \$191,000 across 59 projects this past fiscal year alone. With three months left in the 2025 fiscal year, the program had already awarded more grants than the entirety of the previous year.

\$191,000+

in Neighborhood Grants Initiative small grants

59

projects funded, including 16 first-time projects in Austin

Above: Homeowners Anthony and Adrienne inaugurate their new home at a ribbon-cutting event (staff photo). **Top right:** Our Neighborhood Grants Initiative helped fund the second annual Bryan A. Leach Turkey Drive in Greater Grand Crossing (photo: MomentsEazilyMade).

Partnership in action

Much like a house cannot be built with nails alone, Habitat Chicago's mission cannot be advanced working alone – it is built through a supportive network of community organizations, corporate partners, and involved neighborhood residents. We value building houses as well as strong relationships within our focus neighborhoods, supporters, and the greater city of Chicago.

From a ribbon-cutting event with neighborhood leaders (*image above*) and our corporate sponsor James Hardie in Greater Grand Crossing, to forging partnerships with By The Hand Club For Kids and the Cook County Land Bank Authority to secure house lots in Austin, our work is more impactful when multiple organizations work together towards a common good.



If we don't get housing right, we don't get anything else right. If we don't house our people and make it affordable, then the job fairs, the recovery programs, the recidivism rate, our children in crises – none of that ends if our people are not housed.

Tara Stamps, Cook County Commissioner, 1st District | *Austin groundbreaking*

I build. You build. Women Build.

We logged our most successful Women Build ever this fiscal year! As our largest annual fundraiser, Women Build hosts women from all over Chicago to fundraise, help build homes, and call attention to the obstacles that women – especially Black women – face when becoming first-time homeowners.

This year, Women Build volunteers raised over \$740,000 and worked on four houses and garages in Greater Grand Crossing, completing construction activities like framing, siding, and shingling.

542

volunteers took part in the 2024 Women Build

\$743,755

raised by Women Build 2024

11%

increase in Women Build funds raised between 2023 and 2024



Above: Local leaders, partners, and Habitat Chicago staff helped break ground in West Pullman for the new townhome development (photo: Gary Taylor).

Top of page: Women Build volunteer measures a piece of siding before making a cut (photo: Haley Weldon).

Breaking ground

With two groundbreakings this past fiscal year, we hit new milestones in Habitat Chicago history: beginning construction on our first multi-family townhome development (*image at left*) and first houses in the Austin neighborhood.

Nestled in the heart of West Pullman, our 20-unit townhome development will offer the advantages of both communal living and homeownership, including common green spaces, shared upkeep responsibility through a homeownership association, and fenced backyards.

The first three houses in Austin represent years of ongoing commitment to the neighborhood. First invited in 2019 by local organizations to work in Austin, we were delayed by the pandemic,

but with strong coalition development, communication, and planning, we poured house foundations on N. Lockwood Avenue in May 2025.

Habitat for Humanity Malawi

Each month, we send monetary contributions to Habitat Malawi as part of our tithe program. These funds help construct homes and hygiene facilities, distribute emergency shelter kits, and help residents secure land rights and the opportunity to bring other resources such as roads, water, and electricity to their community.

\$138,348

contributed to Habitat Malawi

Raising our voices

Potential funding cuts at the beginning of 2025 shifted our advocacy into high gear. Through both the Habitat network and our state representatives, we began advocating for continued AmeriCorps funding, a program through which we recruit construction Crew Leaders.

In February 2025, two members of our staff participated in Habitat on the Hill in Washington, D.C., joining nearly 500 other Habitat stakeholders from across the country to advocate for legislation that supports affordable homeownership (*image above right*). Our staff members met with U.S. House and Senate representatives to discuss the challenges and barriers facing Habitat Chicago on an everyday basis.



Introducing Key Crew

To encourage long-term volunteering, we launched the Key Crew volunteer program. This group of committed volunteers train to become leaders and ambassadors on behalf of Habitat Chicago.

During our inaugural year of Key Crew, we recruited eleven build site Crew Leaders, four people to lead volunteers at our ReStores, and six Habitat Ambassadors to help with outreach activities at community events.

2,246

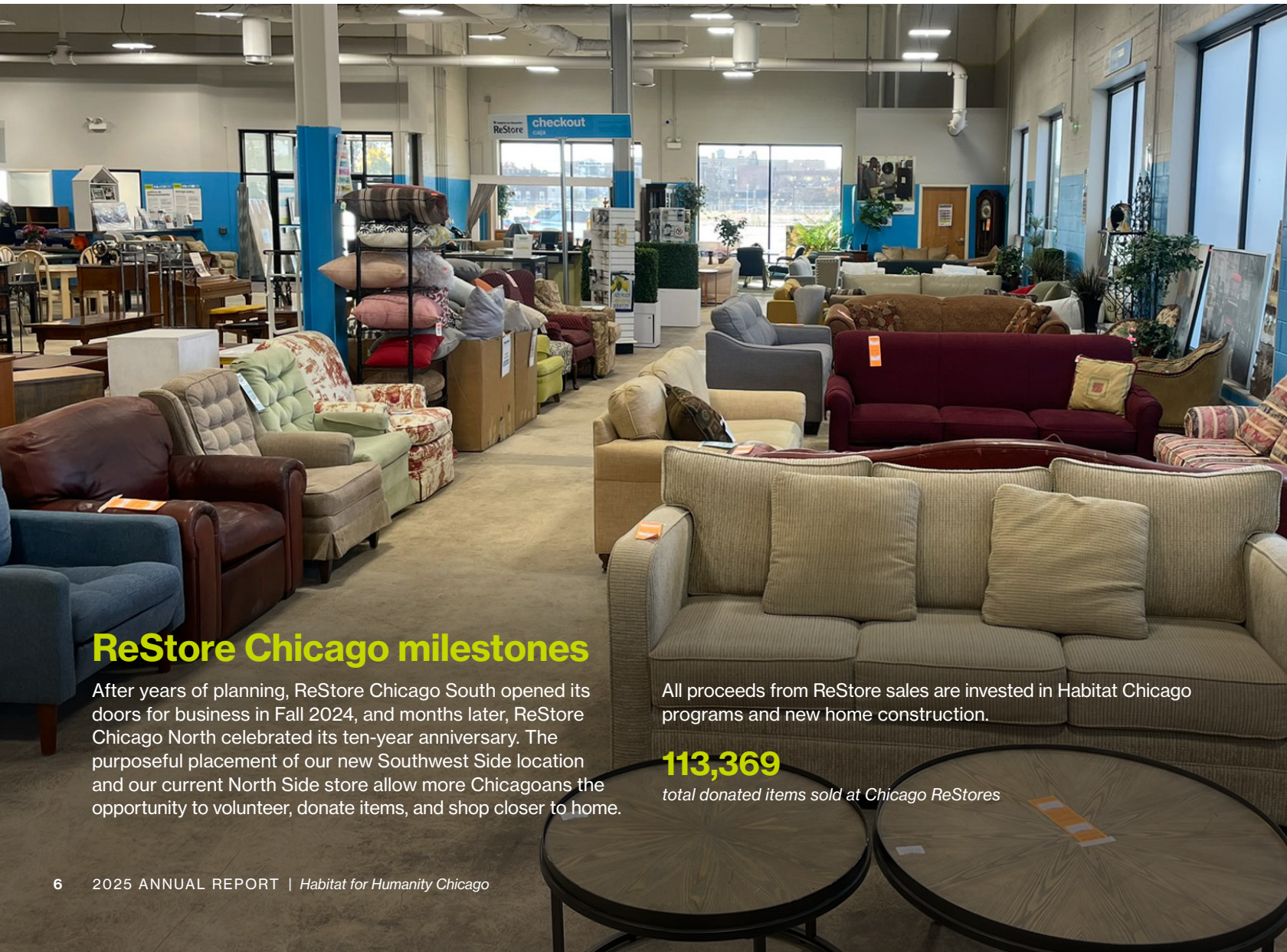
unique volunteers across our build sites, ReStores, and committees

30,201

total hours served by volunteers

Top center: Two members from Habitat Chicago staff joined other state and national supporters at the annual Habitat on the Hill event in Washington, D.C. (*staff photo*).

Below: ReStore Chicago South opened for business on 6057 S Western Avenue in October 2024 (*staff photo*).



ReStore Chicago milestones

After years of planning, ReStore Chicago South opened its doors for business in Fall 2024, and months later, ReStore Chicago North celebrated its ten-year anniversary. The purposeful placement of our new Southwest Side location and our current North Side store allow more Chicagoans the opportunity to volunteer, donate items, and shop closer to home.

All proceeds from ReStore sales are invested in Habitat Chicago programs and new home construction.

113,369

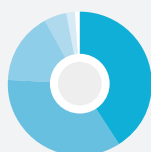
total donated items sold at Chicago ReStores

financials

Income

Contributions ¹	\$5,849,588
ReStore Chicago	\$1,934,126
Program revenue	\$2,353,845

Total income **\$10,137,559**



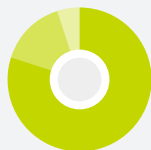
Sources of contributions¹

41% Corporations	2% Nonprofit and religious groups
35% Individuals	1% Public sector
16% Events	
5% In-kind donations	

Expenses

Program services	\$9,442,228
Management and general	\$384,175
Fundraising	\$1,648,274

Total expenses **\$11,474,677**



Allocation of expenses

82% Program services
14% Fundraising
4% Management and general

Assets

Cash and cash equivalents	\$1,915,972
Receivables ²	\$4,491,986
Donated materials inventory	\$274,887
Construction in progress	\$1,702,478
Operating lease right-of-use	\$3,776,718
Property and equipment	\$273,221
Other assets ³	\$163,187

Total assets **\$12,598,449**

Liabilities & net assets

Accounts payable and accrued expenses	\$332,720
Operating lease liability	\$3,828,308
Notes payable	\$3,093,781
Net assets without donor restrictions	\$4,131,027
Net assets with donor restrictions	\$1,212,613

Total liabilities & net assets **\$12,598,449**

Executive Director

Jennifer L. Parks, Habitat for Humanity Chicago

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¹ Contributions include \$2,075,057 from individuals; \$2,371,259 from corporations; \$51,059 from the public sector; \$81,785 from nonprofit and religious organizations; \$317,256 of in-kind donations; and \$953,172 of net income from events.

² Receivables include \$1,160,333 of contributions receivable; \$3,267,277 of mortgages receivable; and \$64,376 of notes receivable.

³ Other assets include \$59,227 of prepaid expenses; \$95,528 of security deposits; and \$8,432 of intangible assets.

mission partners

We are deeply grateful to all who give to our mission. The following lists reflect corporate, foundation, and public funder gifts over \$10,000 and individual and family gifts over \$500.

ReStore-directed donations are denoted in blue. 2024 Women Build sponsors are indicated by a dagger (†). 2025 Build the Block Party sponsors are indicated by an asterisk (*).



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Left to right: ReStore staff members and volunteers get ready to gather product donations at *The Inspired Home Show* (staff photo); a Habitat homeowner and guest stop for pictures at the *Build the Block Party* (photo: Erin Parro); Habitat and Greater Grand Crossing community leaders pose for a picture during *Women Build* (staff photo); ReStore staff and a volunteer celebrate ReStore Chicago South's grand opening (staff photo)

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[While working on my own house today,] I wrote a love note on the wall for my baby, but she won't ever know it's there. I wrote that this house is built with love and that I did it for her.

Dominique, Habitat homebuyer

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This 
house is
Built with
Love

I hope you
Feel that
every day




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