

30+ YEARS SERVING  
SOUTHERN NEVADA



**Habitat**  
for Humanity®  
Las Vegas



## OUR FIRST 121 HOMES

Building a world where  
everyone has a decent  
place to live.

IMPACT AS OF JANUARY 2025

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Through your support, Habitat has provided safe and affordable housing to **418 individuals**, including 264 children, offering them a consistent address and a stable environment to thrive.

*Thank you.*



As we reflect on the impact of Habitat for Humanity Las Vegas, we are humbled and inspired by what we've achieved together. **This year, we celebrate a significant milestone: the construction of our first 121 homes**, each representing a foundation for hope, security, and generational change.

In addition to constructing homes, we've expanded our services to include financial literacy training and vital repairs to keep homes safe and livable for generations. With more than 7,700 volunteer hours contributed last year, this collective effort strengthens community bonds.

The accomplishments highlighted in this report would not be possible without the generous support of our partners, donors, and volunteers. Companies like Credit One Bank, US Bank, Capital One and The PENTA Building Group as well as individuals who have given their time and resources, are instrumental in creating pathways to homeownership and addressing the affordable housing crisis in Nevada.

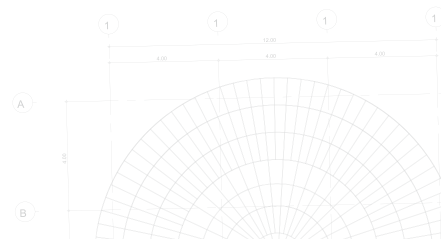
This crisis is daunting—Nevada ranks last in the nation for affordable housing, with 1 in 6 households spending over half their income on housing costs.

Homeownership inequities persist, with 74% of White households owning their homes compared to just 44% of Black households and 49% of Hispanic/Latinx households. Together, we are narrowing the homeownership gap, positioning families to escape generational poverty while fostering the life-enriching opportunities of homeownership.

We are setting ambitious goals to increase the number of homes we build annually. Historically, we have built two homes per year, but the average Habitat affiliate in similar geographic areas constructs ten homes each year. We are determined to incrementally scale our impact over the next several years and can't do it without our community alongside us. Thanks to a generous grant from the State of Nevada, we have already begun scaling our efforts by starting construction on three homes this past fall and are projected to begin building five homes in fall 2025. Together, we can achieve this growth and bring the dream of homeownership to more families in southern Nevada. Thank you for being an integral part of our journey.

With gratitude,

*Angela Phillips*  
Executive Director



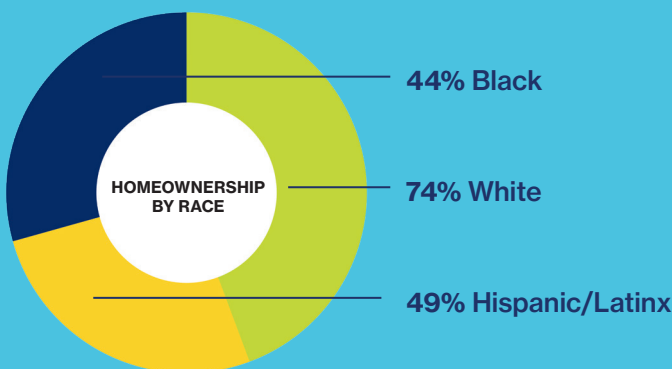
# The Challenge

Affordable homeownership lays the groundwork for low-to-moderate-income households to break the root cause of generational poverty for their families. But **Nevada ranks last place for affordable housing in the United States.**

## 1 in 6

Nevada households spend more than half of their income on housing. Lower-income households are especially likely to have unaffordable housing costs, requiring more than 30% of their income.

*Source: Habitat for Humanity's 2023 State of Home Affordability in the United States report*



**The housing shortage is pushing affordability out of reach and hindering progress toward closing racial and ethnic homeownership gaps.**

**White families achieve homeownership at nearly twice the rate of Black and Hispanic/Latinx households.**

## Housing Costs Far Exceed Earnings

With the wage required to afford fair market rent being \$27.99 per hour—over twice the state’s \$11.25 minimum wage—most low-wage workers are priced out of stable housing. For homeownership, the picture is even bleaker: the income needed to buy a median-priced home is \$80,881 annually, nearly double the median income of Nevada renters.

*Source: National Low Income Housing Coalition's (NLIHC) "Out of Reach" report*



**\$11.25 / Hour**  
Nevada Minimum Wage



**\$27.99 / Hour**  
Wage needed to afford fair market rent for a two-bedroom home



**\$44,000 / Year**  
Median income of renters in Nevada



**\$80,881 / Year**  
Income needed to purchase a median-priced home in Nevada

# Our Solution

**Create wealth-building opportunities to reverse historical inequities**

Together with local partners and volunteers, we support families with wealth-building to drive equity and opportunity for families who need it most.

Habitat addresses multiple layers of the affordable housing crisis by providing affordable home construction, accessible mortgages, financial education, rehabilitation of existing housing, and advocacy for fair and just housing policies.

**38,562**

individuals accessed resources last year alone, from homeownership support to financial literacy training and home repair services.



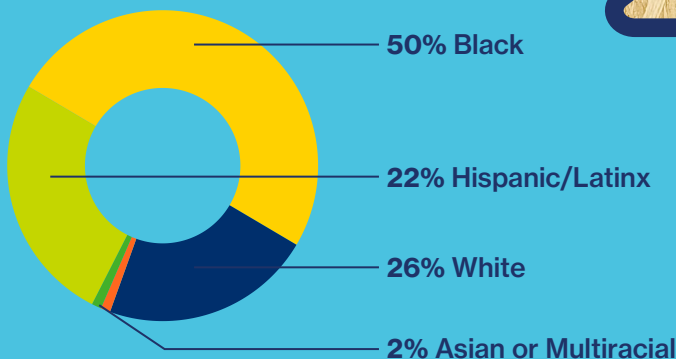
**We serve households with an Area Median Income (AMI) averaging 53%.**

*Anything below 80% of AMI is considered low-income, with anything below 50% being considered very low income.*



**The average size of families served is (3.5) people, with (2) children per household. Many of the households are headed by single parents.**

We serve families that represent the diverse demographics of Clark County and that have historically faced the greatest barriers to housing equity and opportunity.



## Vision

A world where everyone has a decent place to live.

Because a house isn't just a structure – it's a foundation for for a legacy that will last for generations.

Habitat for Humanity Las Vegas builds, repairs, and sells affordable homes while connecting families to resources to build long-term financial security. We build strength, stability, and self-reliance through five core programs:



**Advocacy:** Advocate for policies and practices that advance affordable housing opportunities



**Homeownership:** Help families obtain a decent home to serve as a safe foundation to prosper



**A Brush with Kindness:** Repair and renovate existing homes to increase safety and livability



**Financial Peace Project:** Provide classes and support with preparing for homeownership and the tools and knowledge to strengthen their financial future



**ReStore:** Re-sell donated household materials at discounted prices while reducing waste and protecting the environment by diverting items from landfills



56 of our homeowners have already paid off their mortgage!



## Advocacy: Uniting to Make Homeownership More Accessible.

Habitat works nationally and locally to advocate for more inclusive housing practices and inform policymakers about challenges regarding access to homeownership and government funding.

We have representation on the Nevada Housing Coalition Policy Committee, which brings together organizations to be part of the solution to the affordable housing crisis in Nevada.



# 6.6 million

Nationally, an estimated 6.6 million people access stable, affordable homes through Habitat's policy advocacy at the local, state and federal levels.

### How we make homeownership more accessible:



No down payment for families, and contributions to closing costs that can be paid through flexible arrangements



Partnering with volunteers and using efficient construction methods to deliver high-quality homes while keeping costs low



Advocating for policies that promote anti-racist housing processes, lower the cost of homebuilding, increase access to safe and sound credit, and help close the homeownership gap for communities of color





## Homeownership: The Foundation for Strength, Stability, and Self-Reliance

The benefits of homeownership should be accessible to all hard-working individuals and families in our communities. As prices rise and Las Vegas grows, we provide stable mortgage payments to low-and-moderate income families. Through the generosity of our community partners and donors, we sell homes, at no profit, with a 0% interest mortgage loan.



1221

**HOMES BUILT TO-DATE**  
(AS OF JANUARY 2025)

THAT'S...



**418**

people with a stable place to call home who can dream beyond

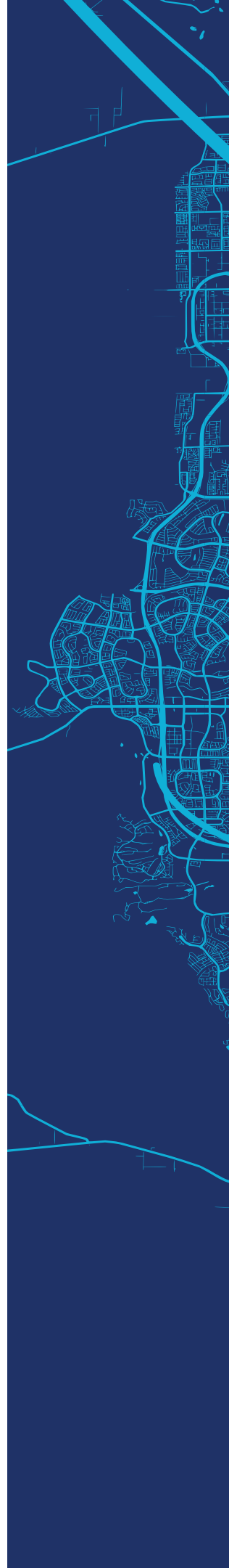


**264**

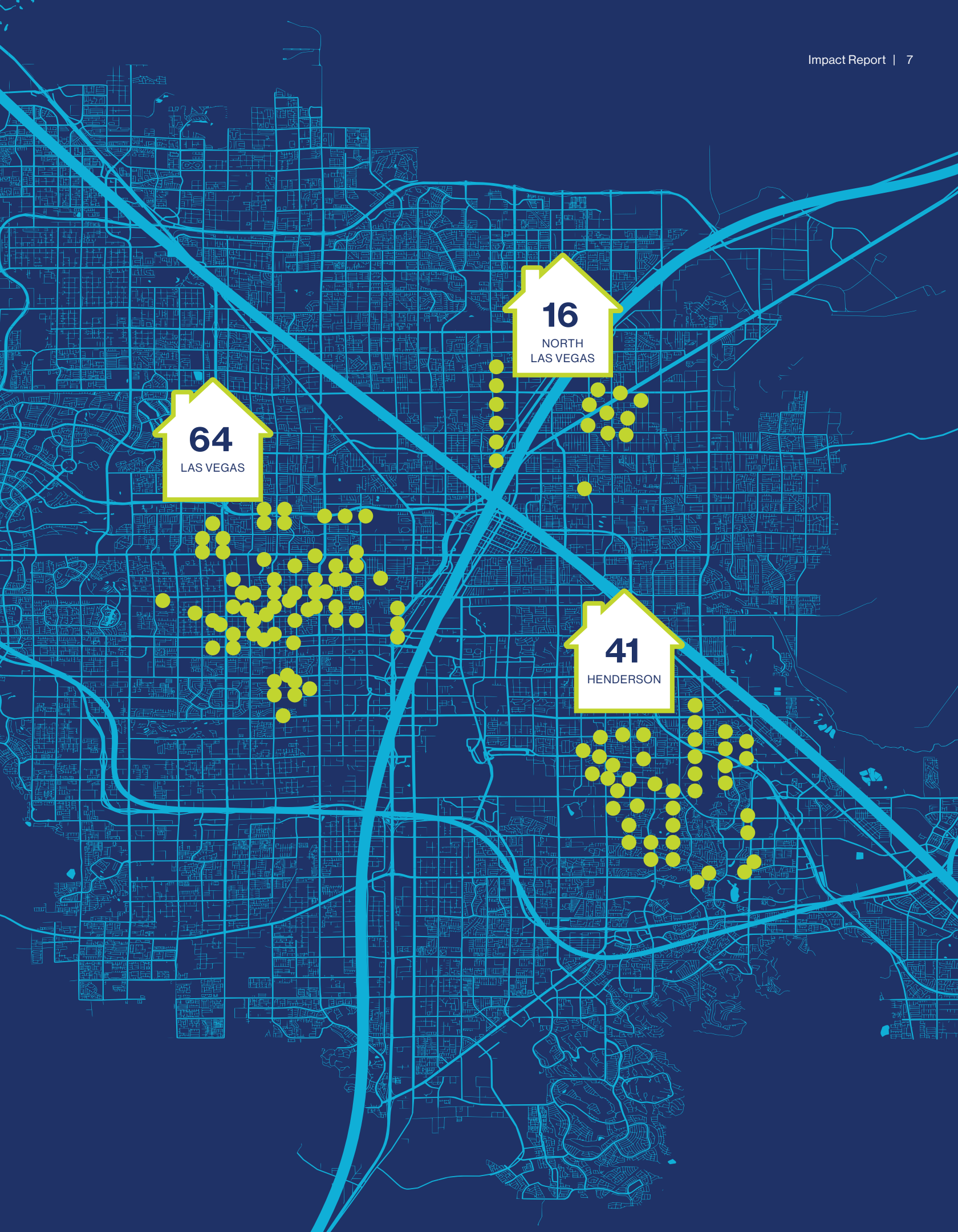
children with a consistent address and a better chance to succeed in school

**149,571**

square feet of shelter







**64**  
LAS VEGAS

**16**  
NORTH  
LAS VEGAS

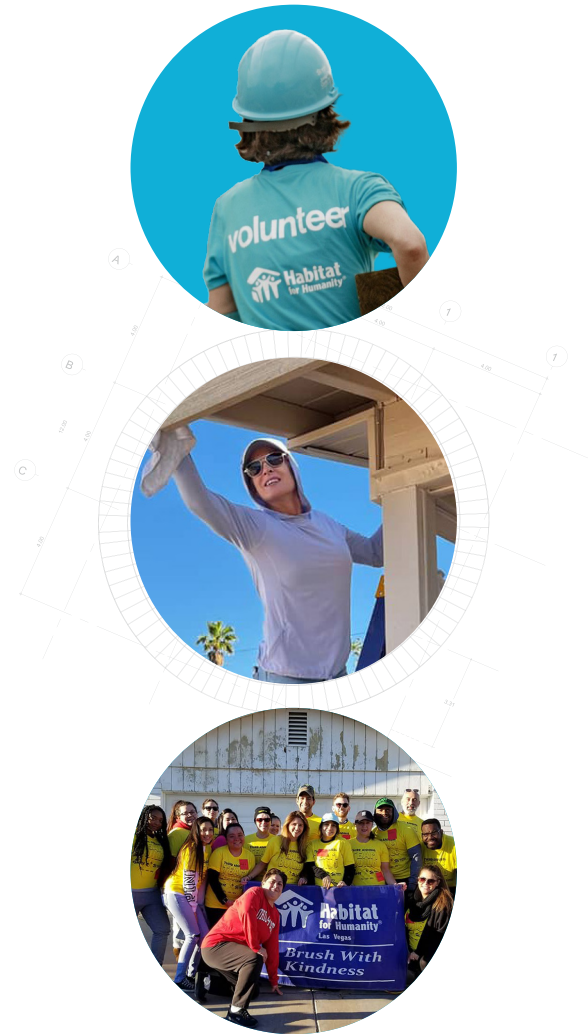
**41**  
HENDERSON



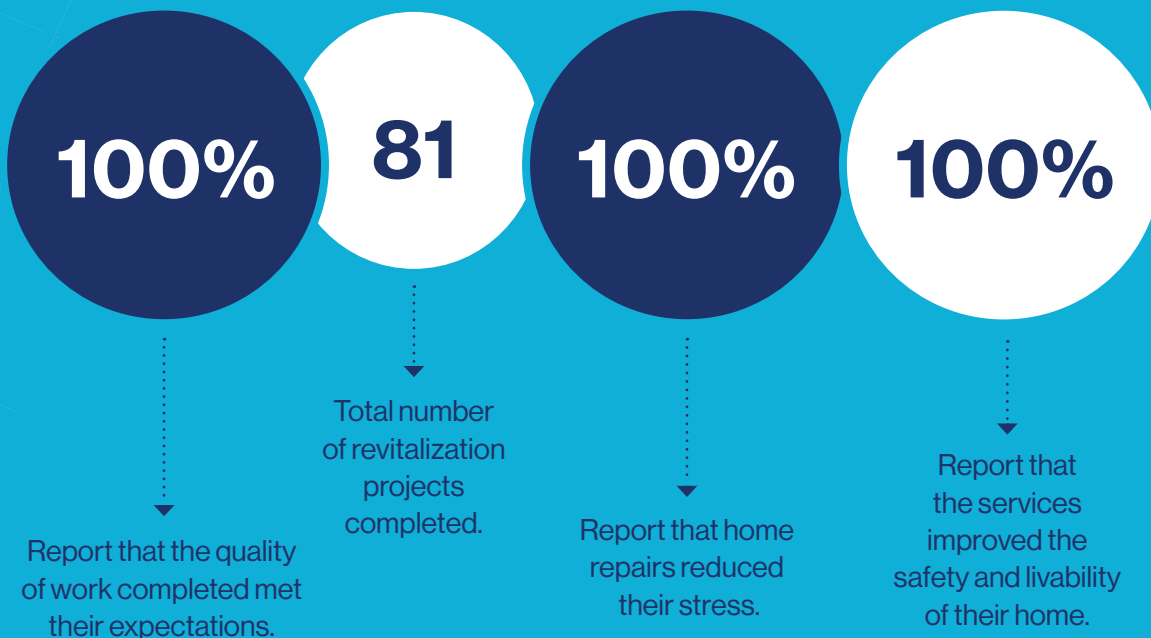
## A Brush With Kindness: Keeping Homes Livable for Generations

With the help of our partners and sponsors, A Brush with Kindness ensures homes stand the test of time by providing minor repairs, home modifications, and critical revitalizations to any qualified homeowners in Las Vegas. The program also helps families understand what it takes to keep their home safe and learn how to keep it in top shape.

To be eligible, the home must be located in Clark County and have been owner-occupied for at least two years. Applicants must provide proof of ownership, be current on mortgage payments, and have active homeowners insurance. Household income must fall between 30%-80% of the area median income (as defined by HUD guidelines).



Thank you to our funding partners!





## Financial Peace Project: Helping Families Take Control of Their Finances

The Financial Peace Project offers low-to-moderate income Clark County residents financial direction to reduce the negative economic impacts of the COVID-19 pandemic, and maximize economic opportunities. The program provides tools and resources to plan for homeownership, pay off debts, and build a stronger financial future.

We provide Dave Ramsey's Financial Peace University classes in both English and Spanish for two-hour sessions as part of our regular programming, and we offer ongoing financial case management support to all our new and existing homeowners. Whether it's planning for retirement, saving for college, or just meeting daily needs, we help people take the first step towards financial peace.



  
**\$228,138**  
 in debt paid off by participants, saving \$272,931 and cutting up 126 credit cards

Thank you to our funding partners!



**97%**

Report feeling better for their financial future after attending a course.

**118**

Number of classes held, helping 93 individuals organize their finances.

**236**

Number of FPU instruction hours offered.

**87%**

Report monitoring their expenses regularly, compared to 43% at the start of the course.

**89%**

Report feeling confident they can prepare a budget, compared to 66% prior to taking the course.



## Restore Your Home While Helping Others Build Theirs

ReStore is a nonprofit retail center where home improvement goods, home furnishings, and new and gently used building materials are sold at discounted prices. Donations of furniture and home goods from individuals and businesses help us acquire revenue to build homes for local families.

Habitat for Humanity Las Vegas purchases a select amount of merchandise to complement our product lines, and through our relationships with national wholesalers, we're able to offer new merchandise at competitive prices.

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### ReStore Team

Greg Hawley, Director of ReStore Operations

Paula Delaney, ReStore Manager

Anita Hayes

Diane Trujillo-Hinshaw

Brayan Ramirez Gonzalez

Sylvia Hernandez

Julia Patao

Matthew Murakami

Joseph Freeman

Charles Loveless

Francisco Sermenio



**1.5 million**

pounds of trash  
diverted from landfills

### Shop Sahara ReStore

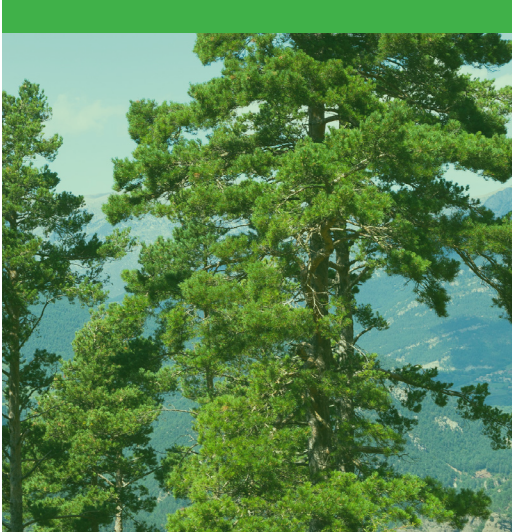
4580 W. Sahara Ave., Suite 120

Las Vegas, NV 89102

702-638-6477

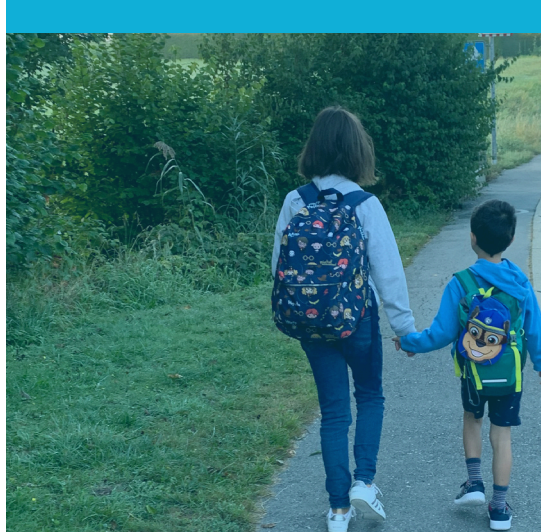
## Broader Impact: The Comprehensive Benefits of Affordable Housing

Homeownership provides a source of wealth and asset-building, influences health and educational outcomes, and contributes to positive community development through increased civic and social engagement and a reduced environmental footprint.



### Environment

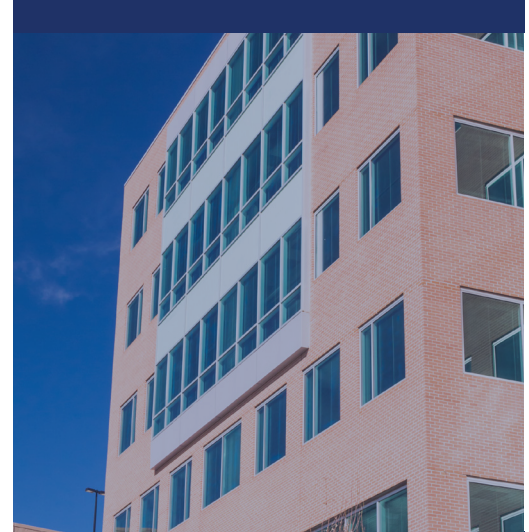
Habitat builds new homes using techniques and materials that enhance efficiency, durability, and sustainability while minimizing resource use. Many homes are Leadership in Energy And Environmental Design and Energy Star Certified.



### Education

Studies have drawn a correlation between owning a decent home and experiencing positive educational outcomes. Moving out of a low-poverty neighborhood before the age of 13 increases the probability of college attendance by 2.5% and increases long-term incomes by 31%.

Source: "The Effects of Exposure to Better Neighborhoods on Children" The American Economic Review. 2016



### Health

Frequent involuntary moves or increasing housing cost burdens are associated with negative health outcomes, mental health challenges, higher suicide rates, a greater likelihood of postponing medical services for financial reasons, and cost-related nonadherence to health needs.

## Creating a Sense of Community Through Sweat Equity

Habitat requires future homeowners who partner with Habitat to contribute "sweat equity" by volunteering a certain number of hours on a build site (either for their home or another family's home). This investment by families in both their home and their neighbors' homes helps contribute to the sense of community among homeowners.

It's an opportunity for families to help build their home alongside volunteers and play an active part in making their dream of owning a home a reality. The skills and knowledge gained through activities like volunteering on a build site or taking financial literacy classes help set new homeowners up for success long-term.



## Family Feature

### The Vejo Family

Bajro and Noura, immigrants from Bosnia Herzegovina and Morocco, dreamed of owning a home since coming to America. Married in 2014 with their daughter Aya, Bajro worked as a taxi driver, and Noura as a hotel guest room attendant, striving for a safe, stable environment for their family. However, their deteriorating home with persistent repairs and pest problems made their dream seem out of reach.

After learning about Habitat for Humanity Las Vegas from her sister, Noura applied for a home but found applications were closed. Undeterred, she joined Habitat's Financial Peace Project, where she learned to organize their finances. With determination, they saved diligently and reapplied, eventually becoming Habitat's 120th homeowners. Today, Bajro, Noura, and Aya are proud homeowners, creating their own legacy and fulfilling a long-held dream.



## Family Feature

### The Payton Family

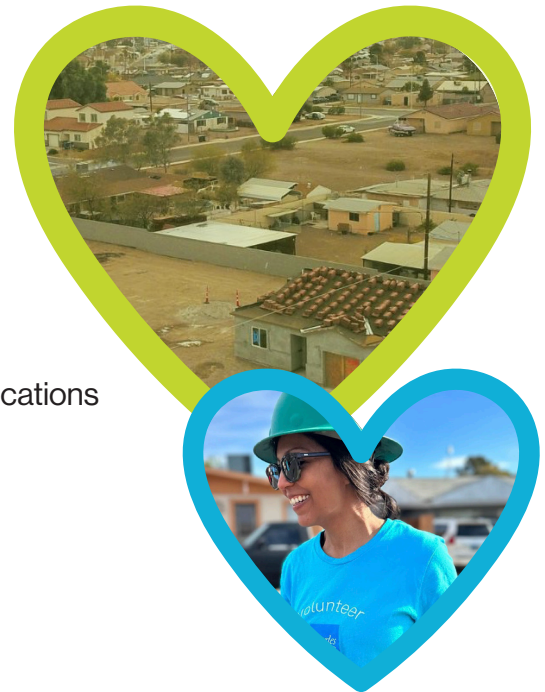
Growing up in a single parent household, Todd Payton searched for a living that could provide for him and his mother. Joining the Army National Guard allowed him to gain independence and help his mother be financially stable as well.

Todd and his wife, Wanda, are dedicated caregivers to their 24-year-old son, who lives with cerebral palsy—a condition that affects movement, balance, and posture. He also navigates challenges such as seizures, intellectual disabilities, and mental health conditions, requiring ongoing support and care.

Wanda has been working as Personal Care Assistant while Todd has been employed with a security company. They are happy to have a place to call home after years of renting. Their single-story Habitat home has provided them with an accessible shower, ease of mobility from room to room, and a safe place to call their own.

## Our Team

<b>Angela Phillips</b>	Executive Director
<b>Janey Agustin</b>	Office Manager
<b>Greg Hawley</b>	Director of ReStore Operations
<b>Robert Holzer</b>	Director of Construction
<b>William Walker</b>	Construction Site Supervisor
<b>Ashley Burney</b>	Director of Resource Development & Communications
<b>Monti'ana Taylor</b>	Community Engagement Coordinator
<b>Robert Jimenez</b>	Business Partnership Manager
<b>Gisela Saldivar</b>	Homeowner Services Program Specialist



## Our Board of Directors

### Executive Committee

**Perrin Dahling, Chairman**  
Alternative Lawns  
Alternative Window Tint

**Roger Unger, Treasurer**  
America First Credit Union

**Jeremy Malin, Vice-Chairman**  
Credit One Bank

**Phyllis James, Secretary**  
President & CEO, Foundation for  
Women's Leadership & Empowerment

### Board Members

**Hannah Brown**  
At Large

**Erin McGarry**  
Engelstad Family Foundation

**Luis Valdez**  
Hilton Corporation

**Sam Roberson**  
At Large

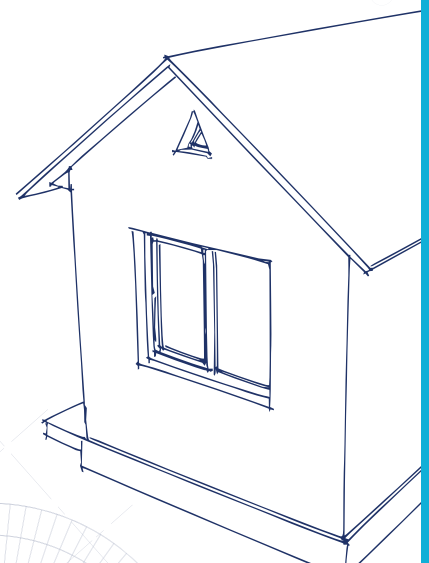
**Bruce Johnson**  
Ballard Spahr LLP

**Pastor William O. McCurdy**  
Progressive Community  
Church of God in Christ

**Brooke Malone**  
Las Vegas Global Economic Alliance

**Eloiza Martinez**  
Emeritus

**Zach WalkerLieb**  
Willow Manor at Keller Williams





## Financial Snapshot

### Revenue

Fundraising	\$ 973,777.94
Mortgage Revenue	\$ 223,144.61
Government Grants	\$ 196,533.42
ReStore Sales	\$ 948,510.98
In-Kind Donations	\$ 1,077,318.03
	<b>\$ 3,419,284.98</b>

### Expenses

Program	\$945,074.31
Fundraising	\$260,513.24
Management & General	\$ 191,650.93
ReStore	\$1,545,983.87
	<b>\$ 2,943,222.35</b>

Total Assets **\$ 6,487,310.40**

Total Liabilities **\$ 2,111,616.67**

*More detailed financial information is available on request.*

## Donors

### \$125,000

Credit One Bank

### \$50,000

Canarelli Family Foundation

Capital One

Home Depot

US Bank Foundation

### \$35,000 - \$45,000

Bank of America Charitable Foundation

PENTA Cares Foundation

Denver Region Toyota Dealers

Advertising Group (SNTDA)

### \$10,000 - \$20,000

Charles Schwab Bank

Aristocrat Technologies

Douglas Elliman Real Estate

Bank of Nevada

City National Bank

Wells Fargo Foundation

### \$5,000 - \$10,000

Blake & Darcy Anderson

Anthem Medicaid/Elevance Health

Ballard Spahr LLP

Clark County Credit Union

Karen Geary

Intermountain Healthcare

Preston Woods McDaniel Jr.

Jessie & Joseph Murphy

National Funeral Directors Association

SMGHA Nevada LLC

### \$5,000 - \$10,000 (continued)

WSP

Nigro Development

Palm Mortuaries & Cemeteries

Curriki

Anicia Cadena

Sunbelt Business Advisors

America First Credit Union

Forte Specialty Contractors

US Bank National Association

Howard Hughes Foundation

Northern Trust

20-20 Technologies Inc.

Dean & Lorraine Acord Living Trust

Draft Kings, Inc.

Hilton Grand Vacations

Alan L. & Josie Molasky

Spirit Airlines Charitable Foundation

State Farm Insurance Companies

Donna Stelzner

United Way of Southern Nevada

*Thank you.*

## Build With Us

Work side-by-side with a family and contribute to the construction of the place they'll call home. Whether it's a single volunteer or company team members, everyone plays a part in helping build the foundation of their legacy.

Become a Volunteer:

[lasvegashabitat.org/volunteer](https://lasvegashabitat.org/volunteer)

“We were doing landscaping and I’ve never used a pickaxe before to dig a two foot hole. We were moving gravel, planting trees and plants for a Veteran I haven’t yet met. Our hearts, knowing it was for a Veteran was the motivation that kept us going to finish the job.

We got to meet the wife of the Veteran and she worked side by side with us which gave us even more motivation to make it look beautiful for her and her husband.

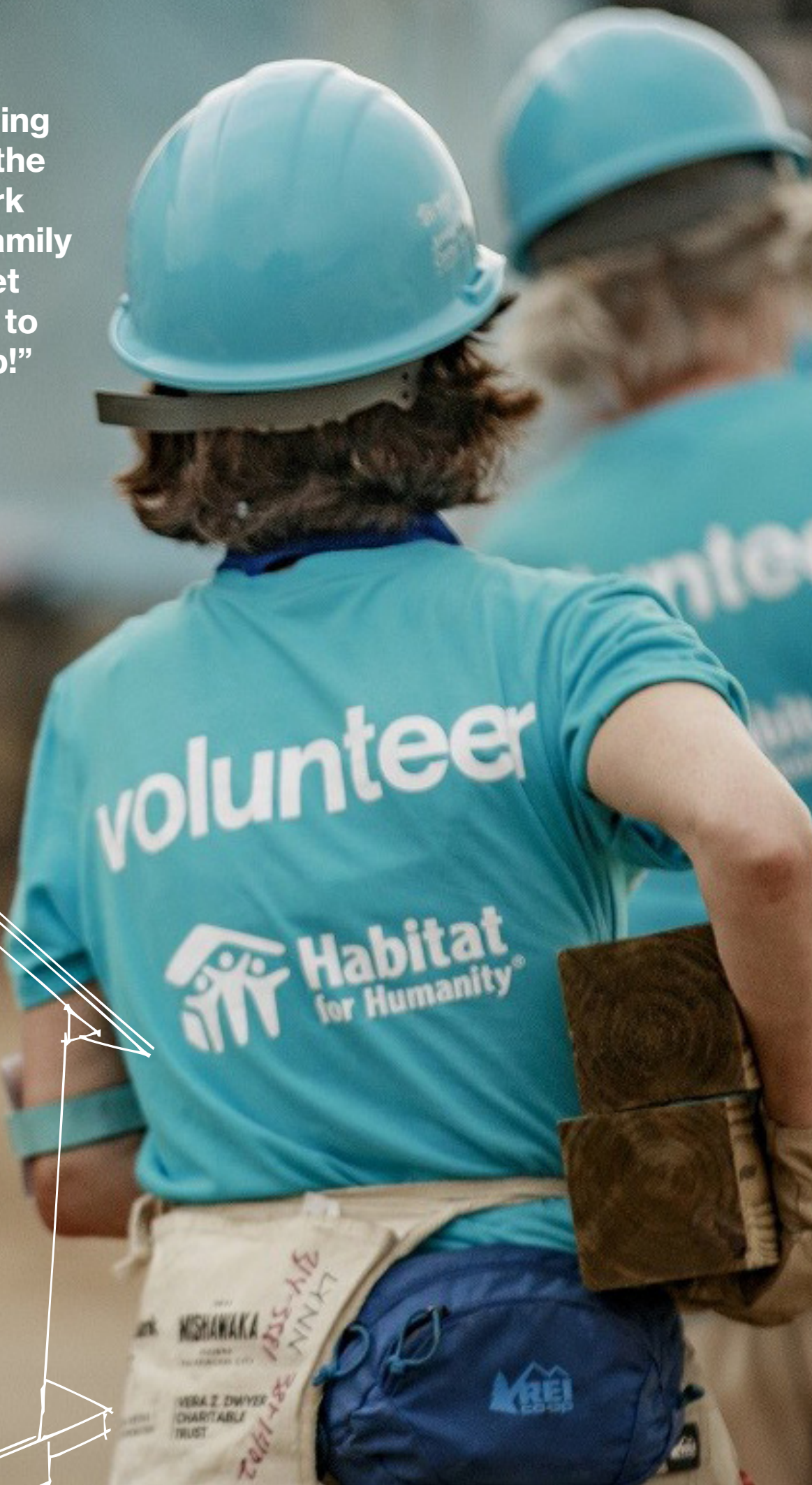
At the end of our build, I knew this was not going to be my only time volunteering. Owning a home is one of the most fulfilling investments one can have and I want to make sure the couple hours I volunteer will make a lifetime of a difference.”

**LEIZL, VOLUNTEER**  
**U.S. BANK**



“It was an amazing experience for the Citi team to work side by side a family helping them get one step closer to homeownership!”

**SERGIO, VOLUNTEER  
CITIBANK**





# Get Involved

**Become a Volunteer:** Lend your time and skills on a Habitat build site, in our ReStore, or as part of special events. Whether you're swinging a hammer or assisting behind the scenes, your efforts make an impact.

**Make a Financial Donation:** Your generous contributions fund the construction of homes and programs that empower families to achieve strength and stability through homeownership.

**Donate Land:** Land donations are a critical resource for future builds, helping us expand our impact and provide more families with a place to call home.

**Shop at Our ReStore:** Every purchase of affordable home improvement goods, furniture, and building materials supports Habitat's mission.

**Donate to Our ReStore:** Give new or gently used furniture, appliances, and building materials a second life. Your donation reduces waste and generates revenue to support affordable housing projects.



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