



Indian River
Habitat
for Humanity®



ANNUAL REPORT

Fiscal Year 2017

President's Message

For nearly 26 years, Indian River Habitat for Humanity has helped families achieve what seems to them an insurmountable goal, namely home ownership. But as families have discovered, Habitat can make these goals achievable, not by a “hand out”, but by a simple “hand up”.

This past year we celebrated our 25th Anniversary with the theme “Much to Celebrate, More to Come.”

Yes, we certainly have “Much to Celebrate”. In this year alone we provided a “hand up” to 92 families through a combination of 16 new homes, 6 rehabbed foreclosure homes, and 70 repair projects for the elderly, infirmed and veterans. During the affiliate’s now nearly 26 year history, we have served 763 families locally and an additional 867 families overseas.

During this past year we also saw the completion of a major expansion and renovation project at our award winning ReStore, proceeds of which fund 1 in 3 of our new homes.

But we are not resting on our past achievements. The 25th Anniversary theme also states there is “More to Come”. This was made evident with the unveiling of our most ambitious goal yet, namely serving 500 families within 5 years. Hopefully you can agree with me that the Habitat “hand up” model of providing strength, stability, and self-reliance through shelter really works, and is worth expanding in Indian River County so that another 500 families can be blessed in the next 5 years.

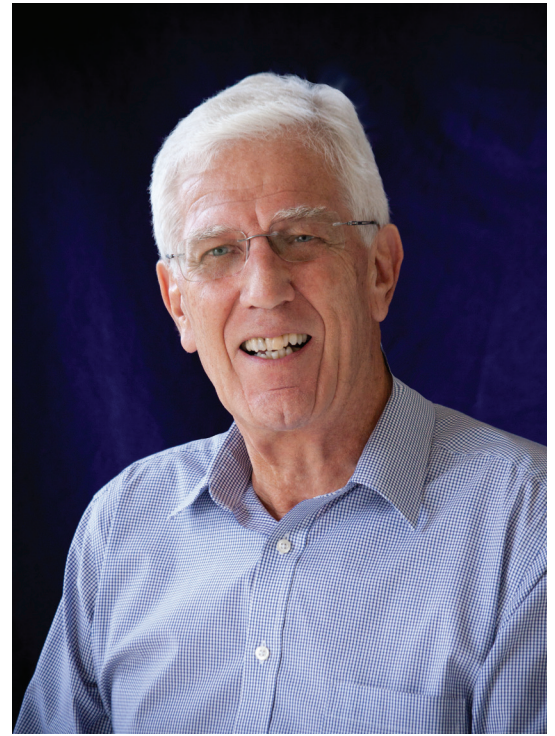
This ambitious, and some might say, audacious goal, begs an important question – “how will we accomplish this?” With God’s grace leading donors, volunteers, churches, businesses, and community organizations to partner with us, this will be achievable.

Thank you for your past support of this vital ministry and I look forward to what God can accomplish through your partnership with Indian River Habitat. This work would not be possible without your commitment and dedication.

Sincerely,



Andrew R. Bowler
President/CEO





A Hand Up, Not A Hand Out

OUR ROOTS

Habitat for Humanity was founded in 1976 by Linda and Millard Fuller as a Christian ministry dedicated to the elimination of poverty housing worldwide. Today Habitat affiliates in nearly 70 countries partner with people in need to build decent homes for their families. More than 3 million houses have been built and 10 million people have been served through this ministry.

OUR AFFILIATE

Indian River Habitat became an affiliate in September 1991 building their first home by 1992. Since that time the organization has continued to grow and has served over 763 families in Indian River County. Today that is accomplished through a combination of new construction and the repair of existing dwellings. Through our tithing we have also served 867 families overseas in areas of disaster such as Nepal, Bangladesh and Haiti.

OUR LEADERSHIP

Indian River Habitat is a non-profit organization, but also a construction company, a retailer and a mortgage lender. Locally, the direction and guidance of our program is managed by an active and diversified board of directors who provide expertise in these four aspects of our activities. They espouse the philosophy of not giving hand-outs, but instead partnering with working people to build a decent home and future for themselves.

BOARD MEMBERS

Pictured above from left to right

Lawrence C. Lauffer, *Vice Chair*

Rene J. Donars

France Kenyon

Toby Arnheim

Georgia Irish

Gene Billero

Martin Bireley

Andrew R. Jordan

Connie Poppell, *Chair*

Douglas L. Feek

Helen R. Crockett, *Secretary*

Todd Heckman

Jim Beindorf, *Treasurer*

Bruce Barkett, Esq.

(Not pictured)
Freddie Woolfork



we stand for home

...because what we build is much more than just a house

Asset Limited, Income Constrained, Employed (A.L.I.C.E.). This is how the United Way describes 30% of Indian River County's population. That is, working families whose household income does not meet the minimum survival budget of \$50,448 a year for a family of four.

Month-after-month, these families struggle to cover the cost of basic needs, including paying the rent. Earning minimum wage, an individual would have to work a minimum of at least 80 hours a week in order to afford the average rent cost of at least \$850 a month for a two bedroom apartment in Indian River County.

To cope, low-income families are forced to make tough choices to meet the continually rising costs of housing. Cutting back on groceries, taking second jobs, cutting back on healthcare or moving to less safe neighborhoods are just a few of the tradeoffs that working families often times have to make, just to pay rent. Habitat for Humanity offers a sustainable solution -- affordable homeownership.

We give working families the hand up they need, while asking that they contribute: "Sweat equity," committing to a monthly saving goal and attending required homeowner education and financial literacy classes.

In the end, we give much more than just a house. We know and understand the equalizing effect of homeownership, especially for families suffering generational poverty. Homeownership builds security, raises the educational attainment of children, improves neighborhoods, helps drive the economy and even helps to improve health.

In offering affordable homeownership, we give families strength and stability. We give them safety and security and provide a better and decent place for children to live, grow and thrive.

That is, we give families a place to finally call home.

What it Takes to Become a Habitat Homeowner

HAVE A DEMONSTRATED NEED.

Need is shown by situations that include inadequate housing, overcrowding, and affordability.

PERFORMING "SWEAT EQUITY"

In lieu of a down payment as a home buyer you will work 300 hours on building a house or 500 for a couple.

BEING FINANCIALLY SOLVENT

You will be current on all debt, apart from medical.

PLANNING FOR THE FUTURE

You will need to save \$2,000 to fund an escrow account before closing.

A DESIRE TO LEARN

Attending 12 mandatory classes ranging from home maintenance to budgeting and predatory lending.

TAKING THE RESPONSIBILITY OF HOMEOWNERSHIP

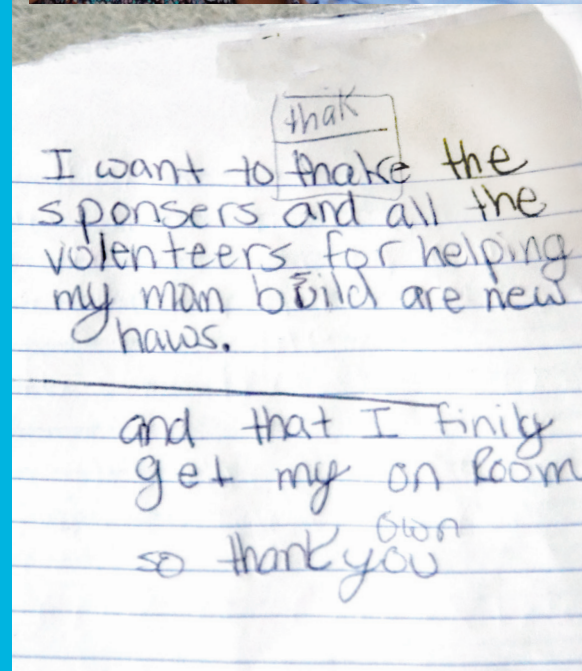
Learning that the appearance, maintenance and upkeep of your home is your responsibility alone.

MAKING YOUR MONTHLY PAYMENT

Giving priority to paying making payments for your zero-interest loan, insurance and your taxes.

A WILLINGNESS TO PARTNER

Understanding that it is not a gift, but something you will have to earn.
Demonstrating the desire to do all that is required to make this dream a reality.



Encouraging independence, Habitat homebuyers are given several opportunities in making decisions about the construction details of their future home. For example, they select the community in which they'd like to live, the lot on which to build their future home, the color of shingles to place on their roof, exterior paint color, light fixtures and style of cabinetry.

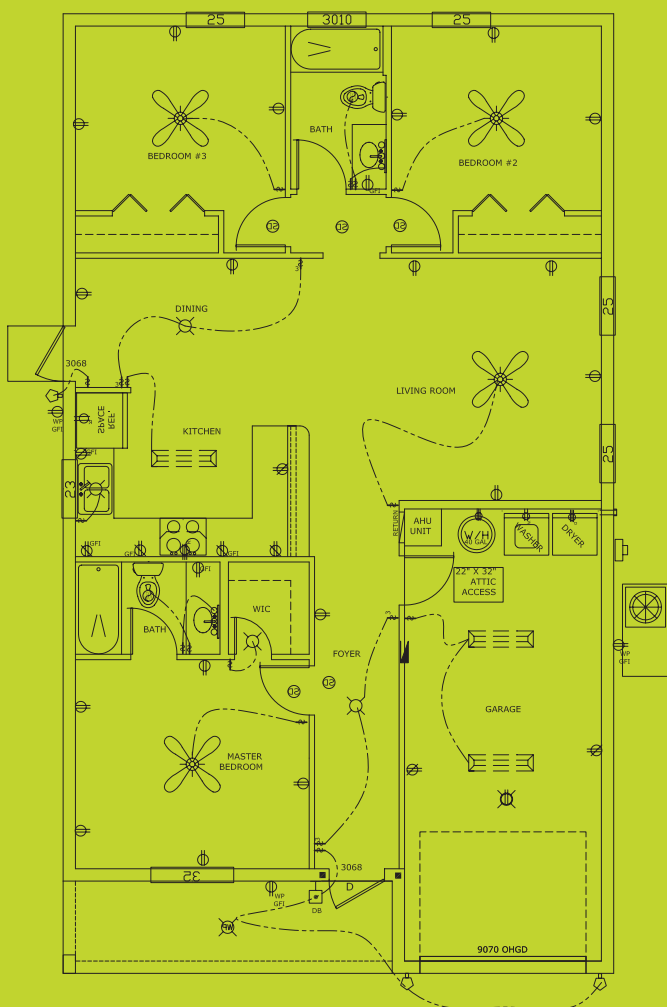


New Construction

A typical Indian River Habitat newly constructed home is about 1,100 square feet and consists of 3-bedrooms and 2-bathrooms.

To suit the need of large families, the affiliate offers 4-bedroom, and if necessary, 5 bedroom homes.

Each new home must pass a 22 point inspection, is built to Miami-Dade code (ability to resist or withstand up to Category 5 hurricane winds) and meets EPA energy efficiency standards.



Going Beyond New Construction

A new home is not the answer for every family. There are many who have lived in the same house for decades, but sadly have seen their dwelling deteriorate to the point it can no longer be viewed as a “Home.”

As it is often the case these people, do not wish to relocate or can even afford to do so. For the past couple of years your Habitat has been providing home repair services, performing major or critical repairs and weatherization related improvements. Alterations have also been undertaken to help handicapped people with mobility issues.

Sometimes all that is required is caulking and paint that we call “a brush with kindness” that can be accomplished at minimal or no cost depending on the circumstances. The latter is often performed by college students during spring break.

Families in need must be willing to partner and must be agreeable to pay back part of the costs. The repair program has had appeal to many seniors, retirees and veterans living on limited fixed incomes. Once done they can again call their house a “Home.”





Going Beyond Shelter

ENHANCING THE LIVES OF OUR HOMEOWNERS THROUGH EDUCATION

During the most recent recession, Habitat homeowners were either laid off or saw a decrease in work hours. They recognized the need to grow personally, and likewise the importance of encouraging their children to pursue education beyond a high school diploma. It was at this time that our “Scholarship Program” was created. This support program functions at three levels.

PERSONAL HOMEOWNER GROWTH

This part of the program provides financial support for homeowners who wish to further their education. For example, several Habitat homeowners have graduated with nursing degrees. To date, fifty two homeowners have received scholarships through this program.

COLLEGE SCHOLARSHIP

To support the children of Habitat homeowners, we provide college scholarships to Indian River State College as well as out of town institutions. Scholarship recipients have graduated from institutions that include the University of Miami, University of Central Florida, Georgia Tech, Florida State University and the University of Florida. To date, forty seven students have received scholarships through this program.

AFTERSCHOOL AND SUMMER PROGRAM

Childcare is the largest expense category for working families with young children. In fact, the cost of childcare exceeds costs associated with housing, food and transportation. Although we do not run afterschool or childcare programs, we work in partnership with agencies that administer these programs by providing stipends for Habitat families. To date, we have provided over 350 stipends through this program.



PROGRAM SUPPORT

Since its onset in 2008 the scholarship program has been supported by donors who believe in the necessity of its objectives. This year, we received a generous bequest from the Estate of Ronnie Lee Vansweringen. Pictured here are Douglas and Sandra Stacy, niece and nephew-in-law to the Late Vansweringen with Habitat staff Eve Kyomya and Debbie Meeker.



Over 90 families served this year

| | JULY 1, 2016 TO JUNE 30, 2017 | AFFILIATE LIFETIME |
|--|----------------------------------|-----------------------|
| New Home Construction | 16 | 355 |
| Rehab Homes | 6 | 87 |
| Home Repairs | 70 | 321 |
| Indian River County Families Served | 92 | 763 |
| International | 46 | 867 |
| Total Families Served | 138 | 1630 |

Habitat homeowners hold positions that include bank tellers, bus drivers, restaurant cashiers, child care workers, cooks, servers, housekeepers, lawn maintenance workers, nurses, nurse aids, corrections officers, teachers, secretaries, teachers, agricultural citrus workers and school district food service workers.

financials

fiscal year 2017

INCOME

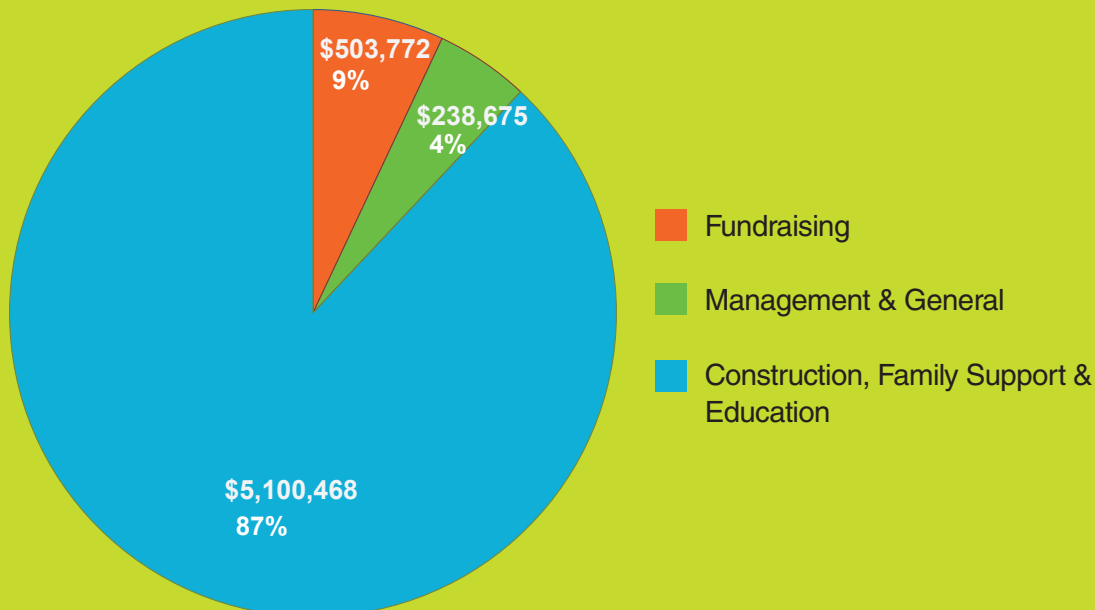
| | |
|---|------------------|
| Contributions | \$1,389,836 |
| Grants | 350,140 |
| Transfers to homeowners | 2,062,854 |
| ReStore revenue | 1,996,542 |
| Mortgage loan discount amortization | 245,197 |
| Mortgage loan discount on loans sold | 6,577 |
| Fundraising and other income | 635,090 |
| Gain on sale of assets | 52,253 |
| Total public support and revenue | 6,738,489 |
| New Market Tax Credit Settlement | 914,388 |
| Total Income | 7,652,877 |

EXPENSES

| | |
|--|------------------|
| Family support services | 5,100,468 |
| ReStore | 1,201,991 |
| Fundraising and development | 503,772 |
| Management and general | 238,675 |
| Total program and supporting services | 7,044,906 |

| | |
|-------------------------------|---------------------|
| Net assets, beginning of year | 9,922,265 |
| Increase in net assets | 607,971 |
| Net assets, end of year | \$10,530,236 |

Expenses, FY2017



Cornerstone Lifetime Donors

Donors whose lifetime giving exceed \$25,000.

Donors whose lifetime giving exceeds \$100,000 are listed in bold.

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In Memory of Mr. Charles I. Babcock

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Estate of Ronnie Lee Vansweringen

Estate of William H. McClure

Marian L. Moore Living Trust

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Homeownership for All
Indian River Impact 100
John's Island Foundation
New Balance Foundation
PNC Foundation
Publix Super Markets Charities
Quail Valley Charities
Shepherd Foundation
TD Charitable Foundation
The Home Depot Foundation
Wells Fargo Foundation

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Conrado Enterprises of Indian River County, Inc.
The Moorings Club
Route 60 Hyundai
Grand Harbor Club
Vero Beach Chrysler Jeep Dodge
The Beach Shop
Orchid Island Golf And Beach Club, Inc.
Kemp's Shoe Salon & Boutique

CHURCHES/FAITH PARTNERSHIPS

Christ By The Sea United Methodist Church
The Community Church of Vero Beach
Vero Beach Christian Business Assoc., Inc.

Builders Guild

Individuals and organizations who made significant contributions during 2017

DREAM BUILDERS

contributions of \$25,000 or more

Estate of Ronnie Lee Vansweringen
Shirley Becker

COMMUNITY BUILDERS

contributions of \$10,000 to \$24,999

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Bernard A. Egan Foundation, Inc.
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The Welsh Family Foundation

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contributions of \$5,000 to \$9,999

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contributions of \$1,000 to \$4,999

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Laura and William Buck

Joan Burnham

Every effort to ensure accuracy was taken when compiling the donor and volunteer lists included in this report and we apologize for any errors or omissions. If your name is listed incorrectly, please contact Eve Kyomya so that we may update your record.

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Volunteers who gave a minimum of 40 hours in service during fiscal year 2017

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Albert Adams
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Denny Allen
Elizabeth Angelbeck
Colleen Audette
Thomas Bach
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Unique Hanford
Harriet Hardy
Frances Harless
Sally Harrison
Ambie Hay
Dalvinear Hayes
Daniel Hays
Cynthia Hazlewood
Ted Heidke
Sherry Henderson
Paula Herbert
Timothy Herdendorf
Tracey Higginbotham
Anthony Hiller
Judith Hippler
Mike Hnatusko
Susan Huffman
Virginia Hustead
Michael Hynes
Philip Iannarone
Robert Inhoff
Christina Ippolito
Joan Irish

Cynthia Jacobson
Timothy Jacobson
Annette Jameson
Scott Jameson
Vern Jarosak
Gloria Johnson
Mary Kay Johnson
Raymond Johnson
Joseph Jones
Joe Jones
Ty Ann Jones
Larry Jones
Akeem Josephs
Maureen Kane
Robert Kapp
Barbara Kelly
Madeleine Kerns
Karen Kidd
Terry Kidd
Drusilla King
Susan Kiss
Linda Kouns
H. David Kreidler
Philip Kulakoski
Margaret Kuschner
Steven Kuschner
David Lackey
Anna Lanam
Richard Lanam
Kenneth Landers
Sharon Lane
Jerry Lane
James Laporte
Kenneth Larson
Donna Larson
Andrew Leatherman
Dorothy Leatherman
Rosemarie Lee
Lisa Marie Lemieux
Ricco Lewis
Michael Lewis
Cynthia Little
Ann Loeffler
Phillip Long
Kevin Maloney
Robert Manizza
Joan Mark
Penny Sue Markowitz
James Maxwell
Edward McClain
Thomas McGrew
Norman Mett

Daniel Micare
 Lloyd Miller
 James Mitchell
 April Modrzakowski
 Brendan Moreland
 DeRoy Morgan
 Sandra Morgan
 Judy Murray
 Judith Myers
 Walter Nelson
 Arthur Neuberger, Jr.
 Miles Nogelo
 Steven Norbeck
 James Norris
 Jake OBryan
 Matthew O'Neill
 Thomas Packard
 Ted Palmer
 Enrico Papale
 Robert Papapanu
 Ruth Papapanu
 Beatrice Perales
 Donna Persson
 Richard Peters
 Lucille Pew
 Leonard Phelps
 JoAnn Phelps
 Patricia Pickeral
 Robert Pickeral
 Arvin Pletcher
 William Plowden
 Linda Poland
 Donald Poust
 Carol Prophett
 Lauren Punzalan
 Susan Ramsey
 Marsha Reardon
 Winona Reynolds
 Daris Reynolds
 John Rietveld
 Erin Roberts
 Richard Robertson
 David Rodrigues
 Joy Rossman
 Roger Rossman
 Barbara Ruh
 William Ruh
 Jan Ruta
 Susan Ryan
 Charles Sambs
 Judith Sambs
 Jonathan SanMartin
 Aaron Santamaria
 Pamela Schlamowitz
 Suzanne Schrager

Michael Schwartz
 Mark Seeberg
 Doreen Senftleben
 Peter Senftleben
 Peter Serenita
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 Maria Small
 Darell Smith
 Ralph Smith
 Bo Smith
 Linda Smith
 Kelly Sosland
 Kathlyn Sposato
 William Stanford
 Mary Stone
 Gunilla Stone
 Bruce Strupp
 Paul Sullivan
 Carol Swenson
 William Swenson
 John Tagney
 Betty Talley
 Elisabeth Thompson
 Joan Thompson
 Tracey Tomlin
 Michael Trucano
 Emmy Van Stolk
 Joe Velazquez, Jr.
 Alexander Vieira
 Holly Vincent
 Rose Virgin
 Ronald Virgin
 Barbara Vonderheyde
 Rex Wade
 Ryan Wahl
 Patricia Warner
 Maggie Warner
 Matthew Washington
 Gerard Weick
 John Werthessen
 Natalie White
 Richard Whittaker
 Cherilyn Wiatr
 Joseph Wiatr
 James Wilk
 Joann Wilson
 Sylvia Windstein
 David Windstein
 Mary Wylong
 Melanie Young
 Steven Young
 Richard Zalenski

Community Partners



American Red Cross
 City of Fellsmere
 Impact 100
 Indian River Community Foundation
 Indian River County Board of Commissioners
 Indian River County Chamber of Commerce
 Samaritan Center
 Service Masters
 The Northern Trust Company
 United Against Poverty
 United Way of Indian River County
 White Glove Moving, Storage and Delivery



The Expansion Worked

“When we embarked on the ReStore expansion, we did so first and foremost because we were thinking about volunteers, customer experience and ultimately, the families we serve,” says Sheradi Monroe, ReStore General Manager.

We were cramped for space and our “un” air conditioned warehouse was not an agreeable work environment in the summer months.

Recruiting and growing a core of ReStore volunteers, easing the donor experience during donation drop off and providing a pleasant customer experience were critical to the ReStore’s goal to serve more and more families in need.

“There is no way we would be able to process and sell all these donations without volunteers,” Sheradi explains.

Since the expansion, the ReStore has had record sales month after month and has seen a 40% growth in the number of volunteers serving at the ReStore.

“When volunteers have a working environment they enjoy, they’ll keep coming back to serve families,” says Sheradi. She continues, “When customers have a comfortable shopping experience, they stay longer and they too will keep coming back.”

Donations received and sold at the ReStore generate revenue that works to build one out of every three homes built by Indian River Habitat for Humanity.

SHOP. DONATE. VOLUNTEER.



Unlike demolition where materials clog the landfill, deconstruction is the removal of building materials for recycling and resale. It generates funds to build more Habitat for Humanity

homes, reduces landfill materials generated from remodeling and demolition projects and provides affordable building supplies to the public through the ReStore.

DECONSTRUCTION PARTNERS

Affordable Quality Cabinets
 Barth Construction
 Best Western Plus Hotels, Sebastian
 Blake Relick Construction
 Builders East
 Chad Mickler Construction
 Creative Tile and Marble
 Croom Construction
 Diane DeFrancisci, Realtor
 Dunlap Construction
 Gulfstream Hardscapes
 Indian River Property Management
 JC Welton
 KW Style & Design
 LK DeFrances Design & Associates
 Parent Construction
 Reilly Construction
 Remodel of Vero Beach
 Restoration Hardware, Vero Beach
 Outlet Mall
 Scales Construction
 Seaside Realty
 The Hill Group
 White Glove Moving and Storage
 Zorc Corp



Mission Statement

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

For more information about Indian River Habitat for Humanity, visit www.ircHabitat.org.

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