

reflections

JULY 1, 2017 TO JUNE 30, 2018



Indian River

Habitat for Humanity®

Letter From Your President



Sheryl S. Vittitoe

“In Indian River County, one in five low-to-moderate income residents have an affordable housing need. In addition, we know that housing is the second largest expense for working families. Because affordability really matters, our focus at Indian River Habitat continues to be transforming lives through affordable homeownership.”

Sheryl S. Vittitoe, President

Dear Neighbors ~

Every year around this time, we enjoy sharing the impact we’ve had on families across Indian River County. I am hopeful that as you read through the pages of this year’s annual report, you will find that the illustrations and stories contained in these pages reflect the significance of what God has accomplished through your generosity.

With your help, Indian River Habitat assisted *more than* 100 families this past year. Someone once said, “A burden shared is a burden lightened”; helping our homebuyers achieve their homeownership dreams, despite numerous life responsibilities and financial obligations they contend with daily, lightens their burden. Because of your generous giving, what seemed impossible suddenly has become a reality.

Be it through new home construction, reasonable-yet necessary-house repairs, or a scholarship to a Habitat homeowner or dependent, I am grateful to all who give, who serve, and who work alongside partner families to help us build homes, communities, and hope.

Thank you to our hundreds of individual donors, residential communities, companies, churches, and foundations.

Thank you to the thousands of volunteers that gave tens of thousands of hours of sacrificial labor on the jobsite, in the ReStore, and in the office.

Thank you to the Board of Directors, committee members, and staff.

Since 1991 we have been working tirelessly to eliminate the fear of housing insecurity for families in Indian River county and across the globe. Between now and June 30, 2019 we will serve our 1,800th family! I am humbled by this thought and honored to serve as the Affiliate’s new President and CEO.

As we serve families in need of a simple, decent, affordable home, Indian River Habitat will continue to do all the good we can; in all the ways we can; at all the times we can; for all the people we can.

As you read through this report, I ask that you please consider giving to Indian River Habitat for Humanity for the first time or increasing your previous level of support. You have the power to transform lives, with a gift of any size.

Please join me – as we stand for home.

Pictured on cover:

Jay, a US Army Veteran, and his four-year old daughter on the occasion of the family’s Wall Raising ceremony on February 3rd, 2018.

Board of Directors



Connie Poppell

Dear Friends and Supporters,

The nature of our work calls for us to be builders, remodelers, retailers, and mortgage lenders in order to fulfill our mission as a non-profit charitable organization. I am fortunate in having a working board of directors with a broad diversity of business experience to guide this organization in this mission.

Much has been accomplished this past year in fulfilling our mission. Additionally we were successful in recruiting Andy Bowler’s successor, Sheryl S. Vittitoe, our new President and CEO. Sheryl is the right leader to help us complete our commitment to Indian River Habitat’s 5-year plan of serving at least 500 families in this county by 2020, giving the affiliate the opportunity to build on the legacy left by Andy.

Connie Poppell,
Chair, Board of Directors



Pictured from left to right :
Rene Donars, Georgia Irish, Todd Heckman, Connie Poppell, Doug Feek, Andy Jordan, Martin Bireley, Susan Billero, Bruce Barkett

PAST BOARD MEMBERS

Andy Bowler	Indian River Habitat
Susan Billero	Real Estate
Helen Crockett	Insurance
Andy Jordan	Christian Ministry
Freddie Woolfork	Youth Programs
* Members of the Executive Committee	

CURRENT BOARD MEMBERS

Toby Arnheim	Construction
Bruce Barkett	Real Estate Law
Jim Beindorf	* Treasurer Accounting
Gene Billero	Real Estate
Martin Bireley	* Vice-Chair Retailing
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Connie Poppell	* Chair Retail Banking

From **Living with Housing Insecurity** To The **IRSC Dean's List**

“The first time I applied, I did not qualify to enter Habitat’s program; my income was too low. It was then that I decided to get a second job.”

Trayshonda Jelks, Habitat Homeowner



Imagine daily living with uncertainty, stress, fear and instability.

You struggle constantly to make ends meet while also juggling the responsibilities of parenting. You earn minimum wage and shuttle back and forth between two and maybe even three jobs. You cannot afford to work less than 80 hours a week because you know that at the end of the month, the rent is due.

On pay day, the first thing you must secure is your housing. After spending 45% of your paycheck on rent alone, you pay an additional \$200 to keep the lights on. Groceries, gas and healthcare – these essentials need your attention

too. As she thinks back to this time in her life, Trayshonda, a single mother of two and now a Habitat homeowner, softly remarked, “I don’t even know how I was surviving.” Once she moved into her Habitat home, Trayshonda qualified for another important resource for Habitat homeowners and their children – Habitat’s scholarship program for post-secondary workforce education as well as assistance with after school and/or summer care for children. With support from this program, Trayshonda has begun working on her next goal – getting a college degree. Recently, she made the Dean’s List at Indian River State College. Nearly 50% of families living in Habitat homes have taken advantage of this program.

Impact of Habitat’s Scholarship Fund

	Individuals Served this Year	First Time Awards	Lifetime Total Number Served
After School Care Assistance	53 children	13	523
Summer Care Assistance	61 children	18	578
Dependent Scholarships*	15 students	5	116
Homeowner Scholarships*	3 homeowners	3	82

* Scholarships are awarded for post-secondary education, to include college and trade school.



The Journey to Becoming a Habitat Homeowner

*Did you know?
Habitat homeowners
contribute close to
\$200,000 annually to
County tax tolls.*

HAVE A DEMONSTRATED NEED.

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

CAPABLE OF 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.

BE FINANCIALLY SOLVENT

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

PLAN FOR THE FUTURE

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

DESIRE TO LEARN

You will successfully complete 12 mandatory classes ranging from home maintenance to budgeting and predatory lending.

TAKE 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 and making payments for your zero-interest loan, insurance and property taxes.

A WILLINGNESS TO PARTNER

Understanding that homeownership is not a gift; it is earned. Demonstrating the desire to do all that is required to make this dream a reality.

Finally, Our Own Home



Pictured right:
Arturo and Lesbia at the
dedication of their new home

Pictured below:
Arturo and Lesbia with family and
friends

In 2005, Indian River Habitat began the construction of Grace Meadows, a community in Fellsmere that would eventually become home to 68 families. It was while visiting a fellow parishioner one day after church that Arturo and Lesbia learned about Habitat for Humanity.

They were impressed by the Grace Meadows community and needed an affordable housing solution.

Even though they did not initially meet the qualifications to buy a Habitat home, Arturo and Lesbia did not give up. They worked to meet the minimum threshold qualifications and were eventually approved.

At their new home dedication on April 28, 2018, friends and family from as far as away as Miami, and out of state, joined the couple to celebrate. This past year, IRHFH welcomed an additional 13 families to their homes.

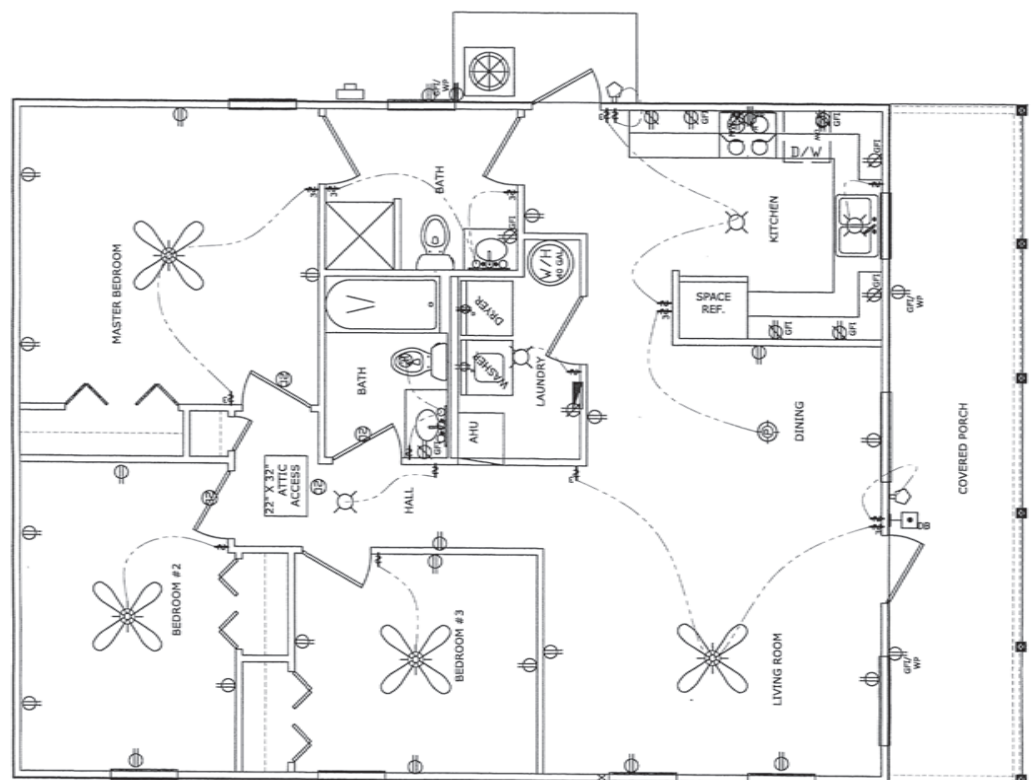




A Typical Habitat Home

A typical new construction Habitat home is about 1,100 square feet and consists of 3 bedrooms and 2 bathrooms.

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



Improving Neighborhoods Through Home Repairs



Pictured left:
Marcia
Robertson and
her husband,
Veteran Dick
Robertson

Last spring, Dick, a US Navy Veteran, and his wife, Marcia, reached out to Indian River Habitat for help with home repairs. The exterior of their home needed to be painted, but the associated costs were out of reach for the couple; moreover, now 85 years old, they could no longer complete the work needed on their own.

Habitat's Neighborhood Revitalization program approved their application and the team went to work.

"You immediately feel connected when you meet Dick and Marcia," Karyn Bryant, the Program's administrator says. "They make you feel so welcome that you want to do as much as you can to help them."

After assessing the work that needed to be done, Charlie Shain, Neighborhood Revitalization Construction Supervisor, called on a team of Habitat Women Build volunteers to help paint the house. They painted the home's exterior, to include all the shutters and trim, as well as the sidewalk and driveway.

The front and backyard flower beds needed attention, so Karyn called on the Indian River County master gardeners for help.

Dick and Marcia's home was one of 75 home repairs completed during the year as part of Habitat's Neighborhood Revitalization Program. Through this effort, Indian River Habitat provides critical and minor home repairs for veterans, seniors and other low-income homeowners.

WHAT IS NEIGHBORHOOD REVITALIZATION?

PURPOSE: Habitat's Neighborhood Revitalization is a focused housing outreach program that helps provide critical home repairs for qualifying families.

ELIGIBILITY REQUIREMENTS:

- Demonstrated need for repairs
- Indian River County resident
- Meet income guidelines
- Home must be owner-occupied
- Willingness to partner

GETTING THE WORK DONE:

The Program's Administrator and Construction Supervisor work with volunteers, the homeowner family and contractors, as needed, to complete minor and critical repairs.

IMPACT:

- Helps elderly to age gracefully in place
- Prevents displacement of low-income families
- Enhances community beautification

North Fellsmere Kids Get Their Playground

When Indian River's Impact 100 put a call out for transformative grant proposals, Indian River Habitat submitted a request for \$100,000 to establish a new park in Fellsmere, adjacent to Habitat's Grace Meadows community.

At the time of the proposal's submission, there was no park within walking or biking distance for families living in Grace Meadows and the two neighboring apartment complex communities.

Impact 100 approved Habitat's request and a new joint community project began. Together with the City of Fellsmere, and with additional resources secured from John's Island Foundation, the Bernard A. Egan Foundation and the Home Depot Foundation, the work began to develop a new park – Meadows Field.

The new eight-acre park was dedicated and officially opened to all Fellsmere residents on March 24, 2018. Kids and adults alike now have access to a soccer field, baseball field, beautiful walking trail, and a picnic pavilion for get-togethers and family gatherings.

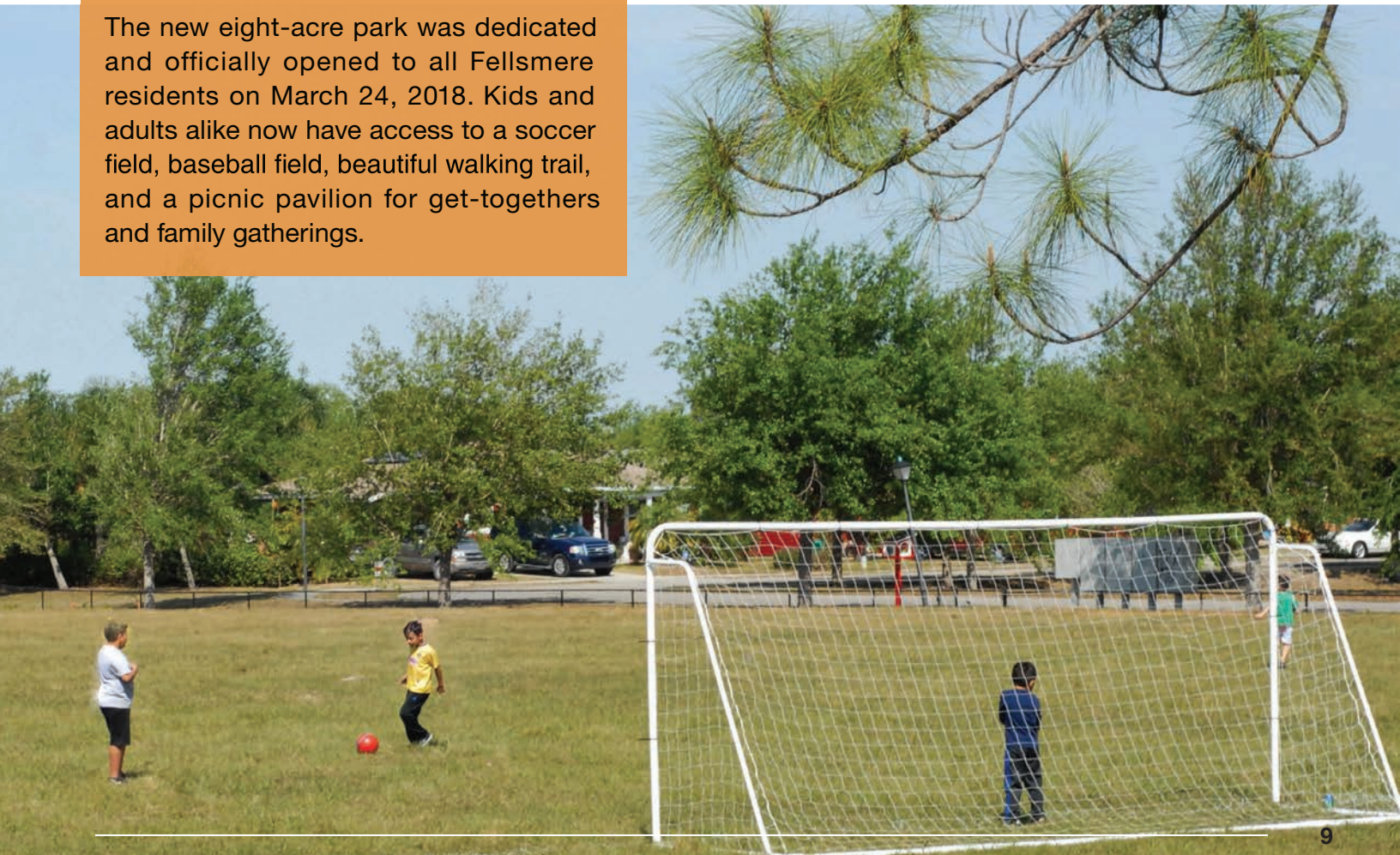


Pictured above:

Meadows Field Ribbon Cutting Ceremony held on March 24, 2018 at Habitat's Grace Meadows Community in Fellsmere. From left to right are Mark Mathes (City of Fellsmere), Police Chief Keith Touchberry, Stephen Anderson (John's Island Foundation), Patricia Brier (John's Island Foundation), Andy Bowler, Connie Poppell, Susan Adams (County Commissioner), Bernadette Emerick (Bernard A. Egan Foundation), Mayor Joel Tyson, Anthony Brown, and Suzanne Carter (Impact 100 of Indian River County)

Pictured below:

Children playing at Meadows Field on Saturday, March 24th, immediately following ribbon cutting ceremony that same day





Pictured above:

Cathy Harrelson, Indian River Habitat Volunteer Coordinator, and Sue Ramsey Habitat volunteer since 2014. This year, Sue won Habitat's "All-Around Volunteer Award" in recognition of her service across the organization.

Why Habitat Volunteers Mean So Much

Without volunteers, building Habitat homes would be reduced by increased staffing. This past year, be more costly and revenue generated at the more than 1,500 volunteers donated nearly 50,000 ReStore to support the mission of Habitat would hours to Indian River Habitat.

Pictured below:

Annual Women Build Day, Saturday, May 5th



HABITAT VOLUNTEERS

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



Pictured above:

Art Neuberger, Habitat ReStore volunteer

Roberto Acosta	Georgia Conway
Brent Albert	Anne Couzens
Bruce Allen	David Craig
Denny Allen	Gene Cravens
Patricia Allen	Jean Cravens
Jacob Arduini	Duane Crawford
Colleen Audette	James Dahlgren
Robert Austin	Ina Davis
Thomas Bach	Terese Dehn
Leslie Balcerak	Albert DeRenzo
Lynne Barrett	William Dicke
Don Bell	Glenda Dicke
Angelique Blackmon	Alexandra Dirkes
Harold Bloomgren	Trakayla
Roderick Blue	Ellie Dufresne
Diane Bonanno	Gerry Duhaime
MaDonna Boronski	Sharon Eames
Elizabeth Bourg	Gisela Elliston
Barbara Brittingham	Patrica Fava
Linda Brouillette	Karen Fehr
Antaeus Brown	Deborah Fletcher
Delois Buckner	Patrick Flynn
Genevieve Bulmer	Daniel Frederick
Elisabeth Butler	Anne Fuller
Dennis Byrne	Alan Gale
Edwin Cabrera	Patricia Gale
Joanne Cala	Robert Garrison
William Cala	Jean Gates
Bryce Calendar	Dick Gates
Carl Calendar	Tanisha Glinton
Sabra Campbell	Janis Godfrey
Joseph Cangialosi	Susan Grant
Garry Cantelo	Robin Grant
Herbert Carden	Lance Hall
James Carter	Sally Harrison
Kolton Carter	Cynthia Hazlewood
Jan Cavalli	Kristen Heck
June Conradi	Judith Hippler

Joseph Hoyt
 Scott Hughes
 Michael Hynes
 Philip Iannarone
 Robert Inhoff
 Christina Ippolito
 Joan Irish
 Vern Jarosak
 Gloria Johnson
 Larry Jones
 Ty Ann Jones
 Joe Jones
 Larry Jones
 Maureen Kane
 Robert Kapp
 Madeleine Kerns
 H. David Kreidler
 Philip Kulakoski
 Anna Lanam
 Richard Lanam
 Jerry Lane
 Sharon Lane
 James Laporte
 Michael Lewis
 Cheng Li
 Ann Loeffler
 Philip Long
 Kevin Maloney
 Robert Manizza
 Penny Sue Markowitz
 James Maxwell
 Mary Maxwell
 Edward McClain
 Thomas McGrew
 Terry Meacham
 Judith Mett
 Daniel Micare
 Daniel Mitchell
 James Mitchell
 Lorna Mitchell
 April Modrzakowski
 Roberto Moncada
 Regina Moran
 DeRoy Morgan
 Richard Moss
 Judy Murray
 Katherine Nelson
 Arthur Neuberger, II
 Steven Norbeck
 Ryan Notargiacomo
 Julie O'Brien
 John Olivier
 Hugo Oropeza
 George Paciano
 Thomas Packard
 Ted Palmer
 Enrico Papale
 Juan Perez
 Donna Persson

Richard Peters
 Penelope Peterson
 John Philips
 Robert Pickeral
 Patricia Pickeral
 Thomas Pisciotano
 Cheryle Playford
 Arvin Pletcher
 William Plowden
 Linda Poland
 Augustin Pop
 Donald Poust
 Lauren Punzalan
 Susan Ramsey
 Blanca Reyes
 Daris Reynolds
 Winona Reynolds
 Kristine Richard
 John Rietveld
 John Ropes
 Barbara Ruh
 William Ruh
 Jean Sapinski
 Pamela Schlamowitz
 Suzanne Schrager
 Ronald Schrager
 Barbara Schuler
 Philip Schuler
 Caroline Scott
 Jorden Searle
 Mark Seeberg
 Brenda Senak
 Peter Serenita
 Jon Sillesky
 Edward Simchick
 Lessie Simmons
 Bo Smith

Linda Smith
 Shirley Smith
 Jeffery Somers
 William Stanford
 Gunilla Stone
 Mary Stone
 Bruce Strupp
 Paul Sullivan
 Carol Swenson
 William Swenson
 Betty Talley
 Jeanette Tines
 Jennifer Tipton
 Tracey Tomlin
 Michael Trucano
 Jennifer Vail
 Emmy Van Stolk
 Holly Vincent
 Charles Vincent
 Ronald Virgin
 Rose Virgin
 Barbara Vonderheyde
 Maggie Warner
 Patricia Warner
 Eric Watts
 Phyllis Watts
 Gerard Weick
 John Werthessen
 Matthew White
 Noel Wideberg
 James Wilk
 Blake Williams
 Joann Wilson
 Mary Wylong
 Raymond Yelmini
 Richard Zalenski



Pictured above:

Student volunteer from Saint Edwards during the school's Day of Service.

Donor Appreciation



Pictured left are Dick Winkler of The Moorings Community, Jim Maxwell of Grand Harbor, and Mike Schwartz of Orchid Island pictured together during Habitat's donor appreciation night, held annually at Northern Trust Bank. Collectively, Dick, Jim and Mike have provided leadership that galvanized entire communities to work together to help address the affordable housing need in Indian River County.

The Moorings partnership with Habitat, which began almost 20 years ago, has provided 65 families with a place of their own to call home. Grand Harbor's community has partnered with Habitat for 15 years, providing the resources and volunteer labor needed to build 17 Habitat homes. Through a partnership of 14 years, the Orchid Island community has completed 25 Habitat homes.

The Bernard A. Egan Foundation generously donated more than 40 acres of land, just off 101st street in Fellsmere, to Indian River Habitat for Humanity. Consistent with our strategic plan, this parcel of land will most likely be developed in the next several years. The vision for this acreage includes building a community of Habitat homes, retaining some of existing trees, and recycling the trees that will be removed in preparation for land development.



Cornerstone Lifetime Donors

Individuals whose lifetime giving exceeds \$25,000

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

Calvin R. and Millicent Allen

Jack R. and Rose-Marie Anderson

Calvin H. Babcock

In Memory of Charles I. Babcock

Ben and Susan Bailey

Elliot A. and Janet Baines

David and Barbara Baldwin

Bill and Mary Ann Becker

Shirley A. Becker

Gene and Susan Billero

William and Marcia Blackburn

Andrew and Sandra Bowler

John R. and Susan Brehmer

Kristine Bridges

Brad and Buffy Briggs

Joe and Nancy Briggs

Francois and Sheila Brutsch

Vaughn and Nancy Bryson

Bucks Creek Foundation

Brad and Mary Burnham

Bradford and Joan Burnham

Anthony and Joyce Caldarone

Estate of Charles G. Cary

In Memory of Mr. and Mrs. Charles G. Cary

Charles and Julie Cawley

Jim and Alice Clark

Gene and Jean Cravens

Jack and Mary Ellen Curley

George and Joan Darooge

Edward and Sherry Ann Dayton

Fredy E. and Olivia Gardner Delacruz

Joseph P. and April H. Denny

J. Bennett and Tauna Donaldson, Jr.

Rene and Alice Donars

Bob and Wheatie Gibb

Bill and Cis Glavin

Mel and Nancy Goodes

The Rev. Brendan and Adelaide C. Griswold

Louis and Joanne Hagopian

Bruce L. and Sandra Hammonds

John and Margaret S. Hardy

Todd and Theresa Heckman

Orel and Mildred Hershiser

George and Marlene Higgs

John S. and Patsy G. Howard

Frank and Carol Huber

Timothy A. and Cynthia Hultquist

Barbara Hurley -- In Memory of Richard and Lillian Becker

In Memory of William C. Hurtt, Jr.

Glenn and Mallie Ireland

Maurice and Linda Jennings

Estate of Mary Lou Johnston

Senator Francis X. and Janet D. Kelly

John L. and Anne Kelsey

In Memory of Frances L. Kendall

Bill and Frances Kenyon

Knight Vision Foundation, Inc.

Estate of Arleen M. Krajicek

John and Nancy Larsen

Ethel Kennedy Marran

Jim and Bette Maxwell

Estate of William H. McClure

Dave and Arleen McGlade

Marian L. Moore Living Trust

Charles and Susan Moritz

John and Judi O'Steen

John and Madeleine O'Sullivan

David and Carol Pearson

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J. Eric and Doris M. Plym

Barry and Marsha Reardon

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Bob and Gerri Ripp

Gray and Mary Rogers

Jack and Sally Rogers

Elizabeth M. Ross

Estate of Arline J. Rydout

Richard E. and Pauline J. Sameth

Bob and Audrey Samuels

John and Kathi Schumann

Mike and Mary Schwartz

David and Christine Smith

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Pomeroy and Betty Smith

Anita Stafford

J. Spencer and Patricia Standish

Bill and Carolyn Stutt

Walter and Julianne Sullivan

J. Atwood and Lisa Taylor, III

Frank and Judith Tolsdorf

Jim and Jane Truettner

Estate of Ronnie Lee Vansweringen

Camp Younts Foundation -- The Harry W. Walker Family

Patrick and Carol Welsh

Kathleen H. Westby

Richard A. and Virginia Winkler

Anonymous (10)

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

Builders Guild

We gratefully acknowledge the generosity of those who support the mission of Indian River Habitat. The following contributors made significant gifts between January 1, 2017 to June 30, 2018.

Pictured to the right:

Gene and Jean Cravens, long time Habitat volunteers and donors, pictured here with Andy Bowler on the occasion of his retirement celebration at the ReStore.



CONTRIBUTIONS OF \$25,000 OR MORE

Shirley A. Becker
Estate of Arleen M. Krajicek
Estate of Arline J. Rydout
Estate of Ronnie Lee Vansweringen

CONTRIBUTIONS OF \$10,000 TO \$24,999

Bill and Mary Ann Becker
Gene and Jean Cravens
John and Patsy Howard
Timothy A. and Cynthia Hultquist
In Memory of Frances L. Kendall
John and Polly La Duc
Dr. Suzanne P. Murphy
C. Graydon Rogers
Mike and Mary Schwartz
Kent and Ann Seeley
David and Christine Smith
Frank and Judith Tolsdorf
Patrick and Carol Welsh

CONTRIBUTIONS OF \$5,000 TO \$9,999

In Memory of Mr. Charles I. Babcock
Christopher and Susan Barrow
Don and Bonnie Bergman
Gene and Susan Billero
William and Marcia Blackburn
Andrew and Sandra Bowler
Beverly Del Grecco
Joseph and April Denny
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J. Eric and Doris Plym
Clarence B. Rogers
Bob Samuels
Adrian and Margaret Selby
Mark and Karen Smith
Daniel and Karen Somes
David and Heidi Sommers
Randy and Karen Sones
Richard A. and Virginia Winkler

CONTRIBUTIONS OF \$1,000 TO \$4,999

Harry and Patricia Alex
Albert and Constance Angelus
Toby and Denny Arnheim
Elliot A. and Janet Baines
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Michael and Patricia Barton
Scott and Lynn Bayman
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Dwight and Susan Blake
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Richard and Deborah Brennan
Galen and Hathaway Brewster
Joe and Nancy Briggs
Patricia Brinkerhoff

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Martin and Isabel Brophy
Vaughn and Nancy Bryson
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Kemp and Fritz Byrnes
Anthony and Joyce Caldarone
Kent Casey
Robert and Carole Cashill
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Charles and Julie Cawley
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Jonathan and Priscilla Clark
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Christopher and Pamela Delaney
Albert and Carol DeRenzo
Francine Devitt
J. Hugh and Nancy Devlin
Rene and Alice Donars
Terrance and Shirley Donley
Kevin and Martha Dunbar
Maxine Dunlop
Marcia DuRie
Blanche Evans
Douglas and Melanie Feek

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Michael and Ellen Fifer
 Stephen and Reanette Frobouck
 James and Marjorie Fulmer
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 Bill and Cis Glavin
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 Lois Schwartz
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 Nancy Taylor

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 Ronald and Lana Virgilio
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 John and Mary Jane Wardell
 George and Janet Watson
 Roma Wehde
 Jack and Mary Weisbaum
 Alex and Shirley Weissenborn
 David and Karen Wetter
 Jon and Deborah Whitaker
 Richard and Margaret Whittaker
 Leroy and Suzanne Wilbur
 Crosby and Augusta Willet
 Robert Williams and Karen Katen
 Mark and Ruth Wolery
 B. Robert and Constance Wood
 Allen and Judy Zern
 Stanley and Judy Ziemski
 John and Patricia Zimbrick
 Julie Zhu

CONTRIBUTIONS OF \$500 TO \$999

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 Bryant and Susanne Alford
 Susan Appel
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 Linda Aronberg
 Robbin and Judith Babcock
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 Bruce and Janet Barkett
 Douglas Barnard
 Robert and Maureen Baus
 Cameron and Mary Beard
 Lani Becker
 James and Jennifer Beckwith
 Bruce and Polly Behrens
 Michael and Diana Bickford
 Chad and Tiffany Billingsley
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 John and Emilie Brady
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 James and Laura Burden
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 Gordon and Inge Canning
 Peter and Margaret Carnwath
 Jean-Nicolas and Karyn Carter
 John and Francoise Casale

Builders Guild

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Charles and Lynne Clippert
William and Jane Coleman
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Richard and Laura Colton
Norman and Lorena Cook
Michael and Carol Corbett
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Joan Diamandis
John and Toni Doggett
Robert and Mary Emmons
Robert and Deborah English
Robert and Annetta Ennis
Charles and Patricia Fanning
Richard and Trilby Farace
William and June Farnham
Robert and Barbara Fazekas
David and Barrie Fitzsimons
Frank and Susan Fowler
Guy and Phyllis Fritts
John and Charlotte Fuiks
Conrad and Christina Gage
Leon and Ann Marie Garoufalis
Vincent and Linda Gierer
Norbert and Paula Gits
Ralph and Serene Goldman
John and Roberta Goodall
William and Carol Graham
Gillis and Lynn Green
James and Annetta Gregg
William and Malora Gundy
John and Carol Hankins
Eric and Anne Hanna
Michael and Janet Harrell
Charles E. Herget
Donald and Barbara Hickey
Calvin and Sally Hills
William and Barbara Holleman
Morgan and Linda Holmes
William and Mary Horn
Donald and JoAnn Houpt
Christopher and Cheryl Johns
Robert and Wendy Johnson
Larry and Ty Ann Jones
Robert and Leslie Karp
Elliot and Carol Kellman
Don and Helen Kelso
E. William and France Kenyon

John and Charlotte Klein
Michael and Janice Kreuser
Dick and Anna Lanam
Pastor Kenneth and Doris Landers
Andrew Lane and Beatrice Querel
Mike and Lori Lang
John and Sally LaPlant
Terrence and Barbara Leggett
James and Patricia Lionberger
Wayne and Carol Lockwood
Robert and Susan Logan
Dorothea Lucarelli
Gaye Ludwig
William and Susan MacDonald
John Magnier
Kevin and Jana Maher
Miles and Patricia McDonald
Thomas and Wynne McGrew
Peter and Janet McLachlan
John and Sherry McMahon
Alan and Ruth McNally
Nicholas and Elizabeth Melnick
John Meyers and Eleanor Lloyd
Ricki Michals
Waren and Gail Morse
Douglas and Salley Munson
James and Renate Murphy
Anna Nichols
Hunter Nickell
David and Miriam Nocar
Hugh O'Donnell
Norman and Susan Olitsky
Richard and Mary Oman
Stanley and Lynn Orczyk
Robert and Gail Parsons
Francis and Mary Ellen Partel
Richard and Ann Passen
Richard and Norma Peters
Douglas and Judith Petrie
Jeffrey and Karen Pfister
Derwyn and Janice Phillips
William and Phyllis Plowden
Ralph Poelling
Shannon Pohl
Thomas and Cheryl Porter
Richard and Frances Powell
Carol Prezioso
Charles Reynolds
Michael and Ellen Rizzo
Stephen and Christine Rooks
David and Betsy Sams
Francisco and Frances San Miguel
Dr. John M. and Lisa Sarbak

Pictured below:

Bob Garrison, longtime Habitat volunteer, donor and chair of Grand Harbor's Habitat Committee.



Nicholas and Barbara Schaus
Marilyn Schlosser
Marcia Schoeller
Mike Schuette
Lois Schwartz
Frank and Mary Shannon
Todd and Bethann Silaika
Fielding and Diane Simmons
Casimir and Grace Skrzypczak
Michael and Diane Spence
Paul and Judith Stach
Gillian Stewart
David and Peggy Stokes
Harvey and Mary Struthers
Daniel and Nancy Sullivan
Brendan and Lila Sullivan
Edward and Nora Sweeney
Edward and Teresa Terrenzi
Ann Tharpe
James and Sally Toffey
Richard and Elizabeth Tompkins
Sally Volkert-Bissell
Henry and Meredith Von Kohorn
Patrick and Margaret Walsh
Ronald and Margaret Watkins
Harris and Myra Webber
William and Derelyn Weems
Lynn Weiskittel
Jeanne Westwater
Thomas and Jean Yoder
Philip and Kathy Young
Linton and Kathryn Young



We are an active 501(c)3 nonprofit in full compliance and in good standing with the IRS. More financial information is available on our website, including our audited financial statements and our IRS Form 990's, at www.ircHabitat.org

Foundation, Business and Church Donors

BUSINESSES

ABC Printing
ABCO Garage Door Company, Inc.
Aesthetic & Reconstructive Plastic Surgery PA
Ark Electric of Vero Beach, Inc.
Atlantic Health & Rehab
Bent Pine Golf Club
Billero & Billero Properties
Busy Bee Lawn & Garden Center
Byrnes & Associates, Inc.
Captain Hiram's Restaurant & Bar
Cathco, Inc.
Como Oil & Propane
Costa d'Este Beach Resort
Countryside Citrus
Cutting Edge Sign Arts
Dale Sorensen Real Estate, Inc.
EA Photography
Elegance By The Sea
Elite Airways
FirstService Residential, Inc.
Florida Power & Light Company
Genfoot American Inc.
Good Goods, LLC D/B/A Belle Cose
Gym Source
Hawk's Nest Golf Club
Hector Turf
Indian River Club
Kmetz, Nuttall, Elwell, Graham, PLLC
Lowe's Home Centers, Inc.
Marine Bank & Trust Company
Masteller, Moler & Taylor, Inc.
Maus & Hoffman
MB Enterprises Roofing & Sheet Metal, Inc.
MBV Engineering, Inc.
Meghan Candler Gallery
Mills, Short & Associates
Minuteman Press
MoBay Grill
Oceania Cruises
Orchid Island Bikes & Kayaks
Premier Estate Properties
Quail Valley Golf Club
Realtors Association of Indian River County, Inc.
Reflections Coffee And...
Riomar Country Club Inc.
Seabird Enterprises, Inc.
Spall Management Corporation
Specialty Retail Fabricators, Inc.
State Farm Insurance Company

Sunshine Furniture Corporation
TD Bank
The Crockett Group, Inc.
The Jungle Club
The Moorings Realty Sales Company
The Village Shops
Trendbuild
Valley National Bank
Vero Beach Country Club
Vero ENT Associates, LLC
Vero Marine Center

COMMUNITY TAX PROGRAM

Conrado Enterprises of Indian River County
Dyer Auto (Chevrolet)
Grand Harbor Club
John's Island Club
Kemp's Shoe Salon and Boutique
National Bank of Commerce
Orchid Island Golf And Beach Club
Osceola Bistro
Route 60 Hyundai
The Beach Shop
The Moorings Yacht and Country Club
Vero Beach Chrysler Jeep Dodge

CHURCHES

The Community Church of Vero Beach
First Presbyterian Church of Vero Beach

FOUNDATIONS

Bernard A. Egan Foundation
Bucks Creek Foundation
Camp Younts Foundation - The Harry W. Walker Family
Dyer Family Foundation
Grand Harbor Community Outreach Program
Homeownership for All
Indian River Community Foundation
Indian River Impact 100
John's Island Foundation
New Balance Foundation
PNC Foundation
Publix Super Markets Charities
Quail Valley Charities
The Home Depot Foundation
The SAD Foundation
Wells Fargo Foundation
Vero Beach Christian Business Association
Veterans Council of Indian River County

From Bricks to Bicycles



The Habitat ReStore is unique.

“From displaying used materials from remodeling sites, to selling home furnishings, the ReStore is unlike any other retailer I have worked for in for in 40 years,” Howard Lazar, the ReStore’s Manager says.

“It’s not only the breadth of its product offerings, but its compelling mission: generating revenue that goes back almost entirely to a worthy cause.

The ReStore’s mission is compelling: generating revenue that goes back almost entirely reinvested into the core mission of Habitat for Humanity.

The ReStore sells appliances, building materials, furniture – anything that can go into a home. Donations received year round often provide unexpected treasures for customers, for whom the ReStore is their first go-to place. With an inventory that is continually changing, it’s not unusual to find some returning to the ReStore more than once a week and at times, even more than once a day. The ReStore is 39,500 square feet, of which, 29,500 square feet is dedicated retail space. With 3 trucks, a staff of 17 and an army of volunteers, the ReStore funds every one in three Habitat homes in Indian River County.

Shop. Donate. Volunteer.



DECONSTRUCTION PARTNERS

- Barth Construction
- Builders East
- Croom Construction
- Dunlap Construction
- Gulfstream Hardscapes
- Indian River Property Management
- JC Welton
- Reilly Construction
- The Hill Group
- Zorc Corp

Financials

Fiscal Year 2018

REVENUE

Contributions	\$	2,635,235
Mortgages		2,418,440
ReStore		1,822,555
Other income		645,650
Total		<u>7,521,880</u>

EXPENSES

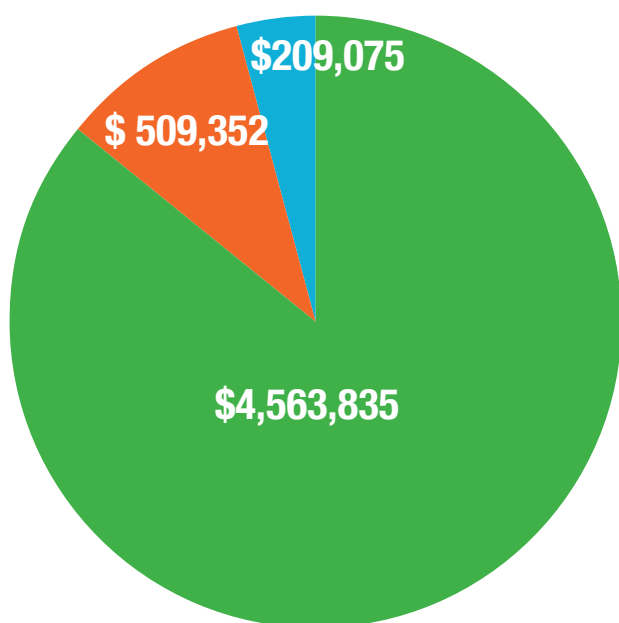
Construction, Family Support & Education	4,563,835
ReStore	1,144,313
Fundraising & Development	509,352
Management & General	209,075
Total	<u>6,426,575</u>

Increase (decrease) in net assets	1,095,305
Net assets, beginning of year	10,530,235
Net assets, end of year	<u>\$ 11,625,540</u>

“This year’s unusual increase in net assets is the result of the land donation described on page 12. Did you know that gifts in kind are a valuable resource for Indian River Habitat, making a difference in providing affordable housing, reasonably priced repairs, and scholarships?”

- Barbara Middleton, Controller

BREAKDOWN OF EXPENSES FISCAL YEAR ENDED JUNE 30, 2018



4%	Management & General
10%	Fundraising
86%	Construction, Family Support & Education

Pictured on back cover:

Mrs. Neryling Reyes, and her husband, Evert, are currently working on buying a Habitat home. Mrs. Reyes is pictured at a Habitat construction site where she works to fulfill her “sweat equity” requirements. Mr. and Mrs. Reyes have two children.



MISSION STATEMENT

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

4568 N. US Hwy. 1 • Vero Beach, FL 32967 • 772-562-9860

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

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